

THE ROLE OF SOCIAL AND ECONOMIC CHANGES IN INCREASING CASES OF (DIVORCES BETWEEN SAUDI SPOUSES)

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Abstract

The recent official data in Saudi Arabia depicts that the divorce rates increased in a great number that represents the fundamental social and economic changes in the Saudi family structure. This paper seeks to explore some of the major social influences and these are changing gender roles, effects of social media, and decreased importance of extended families, as well as economic stresses like escalated living expenses, financial stress, and employment insecurity. It used a quantitative methodology in the assessment of survey data of a large sample of Saudi people of diverse backgrounds with the aid of current government statistics. The results show that economic strain, economic empowerment of women and the destruction of the traditional family support are some of the most powerful forces behind divorce. The paper suggests the adoption of family-friendly policies which involve propaganda with the general population, financial stability and affirmative action policy, encouragement of effective communications and counseling between couples.

Keywords: Divorce, Saudi Arabia, social change, economic independence, social media, extended family, gender roles, financial stress

Introduction

In Saudi Arabia, marriage has been viewed as a foundation of family life and continuity of a society with heavy Islamic values, tribes and family participation (Hasbulloh, 2024). In the past, extended families were key to marital relationships, facilitating and sustaining marriages, and being central to conflict resolution, remedying financial shortages, and supporting the unity of family units (S. Almalki & Ganong, 2018). But the contemporary dynamics of the traditional society have been heavily changed with the modernization, urbanization and the formation of the nuclear family as the nuclear family has come up and these factors are posing a big challenge to the bond between a man and a woman in the marital relationship in the contemporary Saudi society..

Recently, the rate of divorces has also been shooting up in Saudi Arabia especially among young couples. Statistics provided by the General Authority of Statistics (2023) point out that the rate of divorce within the first three years of marriage is more than one in five marriages, a fact that has increased by more than 35 percent during the last ten years. Some scholars have argued that this trend has been caused by not only socio-cultural but also economic turmoil, which is manifested through more women joining the labor force, changing gender roles expectations, and disappearance of the mediating role of extended family (Hsiao et al., 2024). In addition, the social media networks such as Instagram and Snapchat, due to their popularity, have introduced new pressures on the marital relationship, since they are likely to produce unrealistic standards and allow digital infidelity (Alanazi, 2021)

A couple of examples of stressors that contribute to marital conflict are the economic level, rising costs of living, youth unemployment, and housing instability (Alqahtany & Bin Mohanna, 2019). The traditional gender split which supposes that only men should be the sole providers is shifting and the reordering of relationships among couples in this emerging reality is becoming challenging (Alanazi et al., 2023). With women becoming financially independent, more women are less likely to stay in an unsatisfying or unequal marriage; it is a part of the cultural and financial empowerment of women (Ali et al., 2021)

This paper examines the overlap of these social and economic changes and how they have led to the increase in divorce trend in Saudi Arabia. In a quantitative research design, based on official statistics and survey data, the paper uses the Social Exchange Theory and the Modernization Theory in explaining how the new expectations, economic pressures, and online trends are disrupting marital

relationships. The results are intended to guide the policymakers, social institutions, and the proposal of a strategic plan to encourage family resilience in a transforming social environment.

Theoretical Framework and Research Hypotheses

In order to examine the root causes of the rising divorce rates in Saudi Arabia, the paper will use a two-theoretical approach based on the **Social Exchange Theory** and **Modernization Theory**. These theories provide complementary views that can be used to explain the individual decision-making operations in the marriages as well as the structural changes that occur in the family operations in the Saudi society.

Social Exchange Theory

Social Exchange Theory is a fundamental concept in both sociology and psychology and can be used to offer a smart model to establish why individuals choose to remain or abandon a relationship. It was originally developed by Thibaut and Kelley and expanded upon by Blau in 1964 and Cook and Rice in 2013 and is premised on the notion that human relations operate on a rational evaluation of both rewards and costs. Individuals want to receive as much value as possible, such as emotional support, companionship, economic stability, and affection, and have the minimum outlay, such as conflict, dissatisfaction, stress, and inequality (Ahmad et al., 2023).

The greatest chunk of the theory is a concept of the level of comparisons, people compare the present relationship with their own predictions or the social alternatives, i.e., a possibility of single life a more gratifying relationship, financial independence, etc. When the relationship is viewed as poor or does not provide as many advantages as possible alternatives, the chances of dissolution grow (Cropanzano et al., 2017).

In the Saudi context, this theory is particularly relevant. As the societal landscape evolves, traditional marriage dynamics are being redefined. Women, who previously relied heavily on their husbands for financial and social stability, now have greater access to education and employment. This empowerment allows them to evaluate their marriages with a greater sense of agency, choosing to remain only if the relationship meets emotional and personal needs (Al-Asfour et al., 2017).

Moreover, the influence of social media has added a new dimension to this cost-benefit evaluation. Idealized portrayals of love, relationships, and lifestyles—constantly visible through platforms like Instagram and Snapchat—shape unrealistic marital expectations. Individuals may become dissatisfied with their own relationships when compared with curated digital content, increasing the perceived cost of staying in a marriage (Azayem et al., 2024)

In essence, Social Exchange Theory explains how structural and cultural shifts—such as financial independence, digital comparison culture, and changing gender norms—have altered the perceived "balance sheet" of marriage. This helps to clarify why divorce has become a more accessible and acceptable option for many Saudi couples in the modern era

Modernization Theory

Modernization Theory provides a macro-sociological framework for understanding how economic development, urbanization, and cultural transformation reshape traditional institutions such as family and marriage. Originating in the mid-20th century with scholars like Lerner (1958) and later refined by (Inglehart & Welzel, 2005), the theory asserts that as societies progress economically and technologically, there is a parallel shift in social values—from collectivism and tradition toward individualism, autonomy, and rational choice.

In traditional societies, family systems are often patriarchal, extended, and bound by cultural and religious norms that emphasize endurance, duty, and social conformity. Marriages, in this setting, are not only personal unions but also societal contracts upheld by kinship structures and community pressure (Russell & Yang, 2024). However, with modernization, the functions of marriage evolve:

emotional fulfillment, mutual respect, and self-actualization become central expectations (Inglehart & Welzel, 2005)

Saudi Arabia is undergoing a rapid modernization phase under its Vision 2030 framework, which promotes economic diversification, increased female labor force participation, and social liberalization. These transformations are basically changing the roles of women and men in their homes. Since women have access to education and a job they are no longer demoted to domestic work and are more likely to demand their rights in the marital relationships (Almutarie, 2025).

Moreover, there is the degradation of the extended family system in the modernized world to the nuclear family system, especially in the urban-based society. This change minimizes the conventional means of emotional and financial support to couples and the existence of elder mediators who in the past were instrumental in the settlement of marital squabbles (Al-Hashmi, 2000). This has led to a situation where couples are left to figure things on their own and it is therefore easier to separate in case of a dispute.

Modernization also brings in the cultural aspect of defining new attitudes towards love, gender equality and divorce. The exposure to global standards due to education, traveling, and, in particular, social media, has changed the way society perceives marriage, and it is no longer viewed as a responsibility but as an individual experience, which should coincide with personal values and goals (Benko, 2023). Such a paradigm change is a part of the normalization of divorce, especially among younger generations.

To conclude, Modernization Theory is useful in explaining how development and globalization have led to a structural change of economic and culture, which has re-constituted the meaning, purpose and stability of marriage in Saudi Arabia. It provides a different perspective of divorce by not looking at it as a moral failure, but as reasonable reaction to altering personal and social aspirations.

Research Hypotheses

- Based on the findings of the Social Exchange Theory and Modernization Theory, the research makes use of these findings to formulate a series of hypotheses to test empirically on the nature of the relationship of social and economic changes with the rising divorce rates in Saudi Arabia. These theories are hinged on the premise that changing cultural mores, economic autonomy, online pressures, and economic pressures have substantially modified matrimonial relations.
- **H1:** Changing gender roles and decreased contribution of extended family structures have a positive relationship to increased divorce rates in Saudi Arabia.
- **H2:** Financial stress, the cost of living, and job insecurity are some of the economic factors, that create a high risk of marital instability and divorce.
- **H3:** The expanded use of social media resources leads to dissatisfaction in marriage and loss of communication hence enhancing the risk of divorce.
- **H4:** Financial independence of women makes them more likely to initiate divorce specifically in those marriages where there are traditional gender expectations.

They will be substantiated in terms of quantitative approach, with the use of structured surveys and justified by the official statistical data. The results will provide insights into the relationship of individual, societal and economic aspects in the construction of modern marriage stability in the Kingdom of Saudi Arabia.

Research Design

The research design used in this study is quantitative descriptive-analytical in order to investigate the role of social and economic changes in the increasing divorce rates in Saudi Arabia. The method provides a theoretical exploration of the connections between the most important variables gender roles, financial stress, social media influence, and marital stability.

Methodology

This research adopts a **quantitative research design** to understand the association between the social and the economic factors and the increased divorce rates in Saudi Arabia. The survey design was chosen because it is a method that could gather quantifiable data about a large and heterogeneous group of people, which can be statistically analyzed to determine patterns and relationships.

The study tool was a **structured questionnaire** that was prepared in Arabic and distributed through **Google Forms**, which has the advantage of making it easily accessible to the majority of the population in various regions of the Kingdom. The areas that the questionnaire was intended to measure key constructs that pertain to marital stability included:

- **Demographics:** age, gender, marital status, education, employment, and income.
- **Social factors:** perceptions of gender roles, family involvement, and social media usage.
- **Economic factors:** financial stress, job security, cost of living, and financial autonomy.
- **Attitudes toward divorce:** reasons, experiences, and perceived causes of marital breakdown.

The survey included **Likert-scale items** (ranging from “strongly disagree” to “strongly agree”) to assess attitudes and perceptions, as well as **multiple-choice and open-ended questions** for contextual responses. Prior to distribution, the instrument was reviewed by academic peers to ensure **content validity** and clarity.

This methodology enabled the researcher to gather both quantitative data and qualitative insights that reflect the realities of Saudi marital life under shifting socio-economic conditions

Sampling

To ensure the representativeness of the study population, a stratified random sampling technique was employed. This approach allowed for the inclusion of diverse subgroups based on age, gender, marital status, income level, and geographic location (urban and rural regions across Saudi Arabia). The aim was to obtain a sample that reflects the demographic variety of Saudi society.

The target population included:

- **Married individuals**, to assess current marital experiences and challenges.
- **Divorced individuals**, to understand firsthand causes and motivations for divorce.
- **Single adults**, to explore perceptions and expectations toward marriage.

The survey was done on 500 respondents. This sample size was found to be adequate to produce statistically sound results and at the same time to allow subgroup analysis. The study was voluntary and anonymous, and an informed consent was obtained online prior to survey access.

This sampling plan increased the external validity of the results in various classes of the Saudi population, thus the results were transferrable to the policy and social development initiatives that seek to lower the divorce rates.

Data Sources

This research paper used both primary and secondary data sources to have a holistic account of the divorce factors in Saudi Arabia.

Primary Data. The structured online survey was created to collect the primary data specifically aimed at this research. The survey was conducted in such a way that it was stratified because it assessed 500 participants of both genders, different ages, marital statuses, and income levels throughout Saudi Arabia. The questionnaire was based on social, economic and psychological issues of marriage and divorces, as they were experienced by the respondents.

Secondary Data. Secondary data were obtained from reputable government and institutional sources, including:

- **The General Authority for Statistics (2023)** – for official divorce statistics, population demographics, employment trends, and living cost indices.
- **The Ministry of Justice (2023)** – for information on legal divorce procedures, trends, and policy developments.
- **Published academic literature** – including journal articles, policy reports, and theoretical frameworks on modernization, social change, gender dynamics, and marital stability.

The integration of both primary and secondary data allowed for triangulation and validation of findings, strengthening the credibility and relevance of the research outcomes

Data Analysis

The data collected from the survey were analyzed using quantitative statistical methods to identify patterns, correlations, and predictors related to marital instability and divorce. The analysis was carried out using SPSS (Statistical Package for the Social Sciences), a widely used software for social research.

Descriptive Statistics: Basic statistical tools such as frequencies, percentages, means, and standard deviations were used to summarize participants' demographic characteristics and responses to survey items. This provided an overview of general trends related to perceptions of social change, financial stress, and marital dynamics.

Inferential Statistics: To test the research hypotheses, the study employed the following techniques:

- **Pearson Correlation Analysis:** to measure the strength and direction of the relationships between variables such as financial stress, social media use, gender roles, and divorce likelihood.
- **Multiple Regression Analysis:** to determine the most significant predictors of divorce and assess how independent variables (e.g., job insecurity, women's financial independence, lack of family support) contribute to the dependent variable (marital instability or divorce).

The analysis was conducted at a 95% confidence level ($\alpha = 0.05$), and only statistically significant results ($p < 0.05$) were considered for interpretation and discussion.

This analytical framework allowed the study to move beyond description toward identifying causal relationships and generating policy-relevant insights on the rising divorce trend in Saudi Arabia

Data Analysis and Findings

In this chapter, the author provides the survey data analysis of 500 participants to analyze the effect of social and economic variables on divorce rates in Saudi Arabia. The results are organized in four major categories:

1. Demographic Profile of Respondents
2. Findings on Social Factors Contributing to Divorce
3. Findings on Economic Factors Contributing to Divorce
4. Statistical Analysis of the Relationship Between Social and Economic Factors and Divorce

In every section, there are quantitative results in tabular and percentage forms and analysis and interpretation of the findings.

Demographic Profile of Respondents

The demographic characteristics of the respondents were also examined in order to learn more about the range of opinions in the sample. The sample was composed of people who represent various age,

marital status, level of education, and income groups in order to have a balanced sample of Saudi society.

Table 1. Demographic Characteristics of Respondent

Demographic Factor	Categories	Percentage (%)
Gender	Male	48%
	Female	52%
Age Group	18-25 years	15%
	26-35 years	40%
	36-45 years	30%
	46+ years	15%
Marital Status	Married	55%
	Divorced	30%
	Single (Never Married)	15%
Education Level	High School or Below	20%
	Bachelor's Degree	55%
Employment Status	Postgraduate Degree	25%
	Employed	65%
	Unemployed	15%
	Self-Employed	10%
Monthly Income (SAR)	Student	10%
	Below 5,000 SAR	20%
	5,000 – 10,000 SAR	40%
	10,000 – 20,000 SAR	30%
	Above 20,000 SAR	10%

Key Insights: The demographical representation of the respondents gives a good background to the findings of the study. It is particularly interesting that a significant percentage of divorced people is included into the focus group (30%), which allows gaining a better insight into the problem because of the direct experience of instability in marriages. Moreover, the high proportion of working people, especially women (52 percent of the sample), also supports the growing financial autonomy of Saudi women, which is one of the central themes in the further parts of the paper. Also, the distribution of the number of divorces among the 26-45 age groups is consistent with the latest national data released by the General Authority for Statistics (2023), which also confirms the topicality of the sample.

Findings on Social Factors Contributing to Divorce

The social developments have been influential in the determination of marital stability in Saudi Arabia. The change in the division of roles between men and women, the popularisation of social media, and the reduced role of extended families have re-determined the nature of relations between couples. Some of these shifts have led to the development of more egalitarian and independent marriages, but have also brought in some new sources of conflict and complications, so that divorce is becoming a more frequent resolution in the event of unresolved marital conflicts (Dobrowolska et al., 2020).

This section presents the survey findings on the three major social factors that contribute to divorce:

1. Changing Gender Roles and Women's Empowerment
2. The Influence of Social Media on Marital Relationships
3. The Decline of Extended Family Support

All these aspects are explored with the help of quantitative data provided by the survey respondents, and the most important findings are discussed and their significance to marital stability in Saudi Arabia is determined.

Changing Gender Roles and Women's Empowerment

The Transformation of Gender Roles in Saudi Marriages: Traditionally, Saudi marriages were organized in terms of traditional gender roles in which men were mainly providers and women were supposed to pay attention to home and bringing up children (Aldossari & Murphy, 2024). However, with the advent of Vision 2030, the Kingdom has encouraged more women to join its workforce and as a consequence, gender expectation has changed in the country. Most women today are getting a higher education, jobs, and financial stability, which has transformed their position in marriage (Alhawsawi & Jawhar, 2023).

Key Trends from Previous Studies: The number of Saudi women in the workforce has grown up to 37.2 % in 2023 to 22 % in 2016 (General Authority for Statistics, 2023). In addition, the education rate of women has surpassed that of men in various areas, making women economically mobile (Guramatunhu-Mudiwa, 2015). Besides, marital expectations have shifted with women considering more marital compatibility than financial stability due to Financial independence (Al-Khraif et al., 2020).

Survey Findings on Gender Role Changes and Divorce: The participants were questioned on the question of whether the changing gender roles have led to the increase in the divorce rates in Saudi Arabia. The survey question was do you think that the shift in gender roles has contributed to the increase in divorce rate in Saudi Arabia?. Majorities (78 %) of the respondents concurred, and this implies that contemporary expectations of marriage have deviated with the traditional norms, and this is the cause of relationship conflicts. Also, Survey Question: "Do you believe that financial independence increases the chances of a woman seeking divorce?". 68 % of respondents concurred that women are more ready to part with unhappy marriages because of their economic independence.

Table 2. Perceptions of Gender Role Changes and Divorce

Survey Question	Agree (%)	Neutral (%)	Disagree (%)
Changing gender roles contribute to divorce	78%	12%	10%
Financial independence makes women more likely to divorce	68%	15%	17%
Men and women have equal expectations in marriage	60%	10%	30%

Implications of Changing Gender Roles: The results of the survey show some implications related to the shifting gender roles. Increased female autonomy has changed marital expectations much, and currently, most women are demanding equality, emotional satisfaction, and partnership in addition to the traditional demands of financial stability (AL-shahrani & Hammad, 2023). Simultaneously, not all men can keep up with these changes in dynamics and this may cause issues related to the financial contributions and division of household roles (Aldossari & Chaudhry, 2024). Furthermore, women in a financially independent position are less likely to be pressured to stay in an unhappy or unequal marriage and thus divorce becomes more available than in the past (Aldossari & Chaudhry, 2024). Although empowerment of women is regarded as a sign of social advancement, these changes can lead to emergence of new issues and possible areas of friction especially with regard to marriages where gender roles are still expected to be performed, and this may cause more conflict and divorce.

The Influence of Social Media on Marital Relationships

The Role of Social Media in Shaping Relationship Expectations: The concept of relationship, communication with partners, and conflict management by individuals has been altered by social media. Platforms like Instagram, Snapchat, Twitter, and TikTok expose users to idealized portrayals of love and marriage, which can create unrealistic expectations (Langlais et al., 2024).

Key Trends from Previous Studies

- Over 75% of Saudi internet users are active on social media daily, making it a major influence on personal relationships (General Authority for Statistics, 2023).
- Social media has been cited as a contributing factor in 40% of divorce cases in Saudi courts, particularly among younger couples (Alqurashi et al., 2023).
- Excessive time spent online has led to emotional neglect and trust issues in many marriages (Kumari, 2020).

Survey Findings on Social Media and Marital Conflicts

Participants were asked how social media usage has influenced their relationships.

- Survey Question: "Has social media negatively affected your marriage or relationships?"
- 62% of married respondents agreed, citing jealousy, trust issues, and time consumption as primary concerns.
- Survey Question: "Do you believe social media creates unrealistic expectations about marriage?"
- 83% of respondents agreed, highlighting the impact of comparison culture on marital dissatisfaction.

Table 3. Social Media and Marital Instability

Survey Question	Agree (%)	Neutral (%)	Disagree (%)
Social media negatively affects marriage	62%	15%	23%
Social media creates unrealistic expectations	83%	10%	7%

Implications of Social Media on Marriage: The pervasive use of social media carries significant implications for marital relationships in Saudi Arabia. One major issue stems from unrealistic relationship portrayals often found online, which can create dissatisfaction as individuals compare their own marriages unfavorably with these idealized versions (Missaoui, 2024). Moreover, the digital platform usage may serve as a distractor, decreasing the chances of face-to-face interaction among spouses and, thus, lowering emotional bonds (Al-Dawood et al., 2020). Moreover, the problems with trust arise often based on online interactions, and the digital infidelity and the breach of privacy are often cited as the most common contributors to marital conflict (Pirraglia & Kravitz, 2013).

The Decline of Extended Family Support

The Changing Role of Family in Marriage: In the traditional Saudi marriage, the extended family support strengthened the marriage and parents and relatives were an important part of conflict resolution (Al Khalifa et al., 2024). Urbanization and modernization has however altered family relationships and family mediation and support systems have declined (Furstenberg, 2019).

2. Survey Findings on Family Support and Divorce

- Survey Question: "Do you believe that a lack of family involvement contributes to higher divorce rates?"
- 70% of respondents agreed, noting that traditional family mediation has declined.

Key Insights: The revelations on the deterioration of extended family support point to a significant change of marital relationships. It has been indicated that there are couples that are less likely to

involve family members in intervention during conflict resolution as compared to the past, which indicates that conflicts can result in quicker separations once there is a disagreement. At the same time, the reduction in societal and family pressure to sustain marriages at any cost seems to have helped divorce to become a more socially acceptable, though not an easy option to people who experience marital breakdown (Al Khalifa et al., 2024).

Findings on Economic Factors Contributing to Divorce: Economic issues are also a key determinant of marital stability with financial stress, job security and changing financial status of spouses becoming key determinants of the increasing divorce rates in Saudi Arabia. Due to economic transformation in the country under Vision 2030, most families experience emerging financial strains, which affect their relationships and lead to the high possibility of separation (Dobrowolska et al., 2020).

This section presents the survey findings on the three key economic factors affecting divorce rates:

1. Financial Stress and High Cost of Living
2. Job Insecurity and Unemployment
3. Women's Financial Independence

The quantitative results of the surveys are used to analyze each factor separately and then to interpret major findings and their relevance to the stability of Saudi marriages.

Financial Stress and High Cost of Living

The Rising Cost of Marriage and Living Expenses: The stability of finances is one of the most valuable bases of the successful marriage. However, rising costs associated with weddings, housing, education, and daily expenses have placed increasing pressure on married couples, leading to financial conflicts and relationship strain (Haytham Hussain Alhubashi & Josep Roca, 2018).

Key Trends from Previous Studies: The previous studies on married couples in Saudi Arabia put a strong focus on its financial burden. According to (General Authority for Statistics, 2023), the estimated average wedding cost is more than 100,000 SAR or more, which is a remarkable sum for young couples. Moreover, housing and rental prices have risen by 30 percent over the previous ten years, thus making it harder and harder for newlyweds to afford homeownership (Alhubashi & Josep Roca, 2018). As per latest data released by the Ministry of Justice (2023), financial stress is one of the top three reasons as to why couples get divorced in the country.

Survey Findings on Financial Stress and Divorce: Participants were asked whether financial stress has contributed to tensions in their marriages.

Questions were posed to participants concerning the way that financial issues influenced their marital relationships. When asked whether financial stress had caused tension in your marriage, you respond. Debts, rising living costs and unemployment were all named by 75 per cent of respondents as major sources of strain. Additionally, when asked, do you think high wedding expenses lead to financial instability in marriage. That many couples start out married with 'economic pressure' due to the cost of a wedding was confirmed by 69% of participants.

Survey Question	Agree (%)	Neutral (%)	Disagree (%)
Financial stress causes marital conflict	75%	12%	13%
High wedding expenses contribute to financial instability	69%	14%	17%
Financial debt increases relationship tension	72%	10%	18%

Implications of Financial Stress on Marriage: Financial stress carries profound implications for marital stability. Research indicates that married couples experiencing financial hardship are significantly more likely to engage in arguments over expenses, savings, and future planning, ultimately leading to considerable emotional strain (Kelley et al., 2018). For men, there is often added pressure to meet traditional provider expectations; consequently, economic struggles can negatively impact their self-esteem and overall marital satisfaction (Al-Darmaki et al., 2016). Couples who start marriage with significant financial burdens (such as loans for weddings or housing) report higher dissatisfaction and stress. Moreover, couples who commence their marriage burdened by significant financial obligations, such as substantial loans incurred for weddings or housing, tend to report higher levels of dissatisfaction and stress from the outset levels (Sadigov, 2020). Issues concerning money have grown to create tension between couples and are among the strongest predictor of divorce in Saudi Arabia.

Job Insecurity and Unemployment

Employment Stability and Marital Satisfaction: A stable and secure marriage requires job security. Financial instability may result in marriage discord, bitterness and eventually divorce in cases where one of the spouses or both of them are experiencing problems at work (Bhattarai et al., 2016).

Key Trends from Previous Studies: Unemployment and job insecurity are two major factors that affect marriage and its stability. The loss of a job, as an example, can result in the loss of self-esteem and feelings of inadequacy in men, and the emotional withdrawal in the marriage is just one of the outcomes (Ali et al., 2022). On the other hand, women can be more intolerant of extended unemployment among spouses because females can find personal financial independence and are no longer entirely dependent on the earnings of men (Rasheed et al., 2021). Moreover, the overall economic instability caused by job insecurity makes the relationship more prone to conflicts of stress-based nature, which, when not addressed, may lead to divorce. The result is that job insecurity becomes a significant cause of marital strain, both in immediate relationship satisfaction and in the long run stability.

Survey Findings on Job Insecurity and Divorce: The findings of the survey indicate a close relationship between job insecurity and the impact of job insecurity on the stability of marital relationship showing the economic uncertainty in the family life. Two-thirds of respondents also concurred that job insecurity influences marital stability, indicating the level of financial insecurity influence on marital stability. Besides this, the gender differences were also evident when questioned on whether they would divorce in the given scenario. Among women, 52 % reported that they would think of divorce in this case and 30 % of men did. This difference is characteristic of the fact that women perhaps lay more stress on financial security in marriage than men do, and moreover they have different priorities and health issues as far as economic security goes in terms of long term partnership. The study contributes to the knowledge of the effect of external economic forces on relationship and the formation of relationship decision making process in marriage.

Table 4. Job Insecurity and Divorce

Survey Question	Agree (%)	Neutral (%)	Disagree (%)
Job insecurity negatively impacts marriage	67%	15%	18%
Unemployment leads to financial stress in relationships	73%	12%	15%
Women are more likely to divorce an unemployed spouse	52%	18%	30%

Implications of Job Insecurity on Marriage: Thus, job insecurity becomes one of the key factors of marital strain and has both short-term and long-run adverse consequences on the relationship satisfaction and stability (Hosny et al., 2023). This change, however, affects conventional power relations inside the home, which can be conflictual, especially where spouses have different financial expectations or fail to renegotiate their roles (Fadaak & Roberts, 2016). Financial turmoil makes it more probable that stress-related conflicts develop, and they might lead to divorce in case they are not solved (McNulty, 2015). Hence, although financial independence is a clear source of power in women, it also brings new issues and requires some changes in relationships in marriages, which will eventually impact their expectations and affect the relationships in general.

Women's Financial Independence

The Shift in Financial Power Dynamics: The increasing financial independence of women has enabled them to take independent decisions such as abandoning poor or unhappy marriages. This has seen an improvement but it has also caused conflict within the traditional marital arrangements (SAYER & BIANCHI, 2000).

Key Trends from Previous Studies: The proportion of working women has significantly grown between the previous ten years, as the General Authority for Statistics (2023) indicated that it has expanded by 37 % in comparison with 22 % a decade ago. This increase in female labor force participation has been accompanied by changes in the marital dynamics, particularly among financially independent women. In research by (Lwamba et al., 2022) it is noted that women who become financially independent have an expectation of greater equality in their marriage. Thus, they are less able to accept inequality or dissatisfaction in relationships. Findings from (Saleh & Luppicini, 2017) also suggest that the growing emphasis on equality and personal fulfillment may contribute to changes in marital stability as divorce rates are higher among financially independent women. This trend points to the fact that economic autonomy diminishes the pressure to stay in an unsatisfying or unfulfilling marriage because women are no longer tied to a financial dependency. Taken together, these insights point to the large role played by women's economic empowerment in determining both structural aspects of marriage and family patterns as well as relationship dynamics.

Survey Findings on Women's Financial Independence and Divorce: The survey findings help suggesting the relations among finances independence and the marital dynamics. Asked whether financial independence boosts the chances of divorce, 68 percent agree that women are more likely to seek divorce if they are financially independent. This finding is in agreement with previous work that finds financial independence enables women to value personal satisfaction and equality in their relationships. The survey also examined wives' attitudes about income inequality in marriages, including whether a woman who brings in more money than her husband leads to trouble in the relationship. In the responses, there were notable gender differences: 45% of men agreed that this could be a case of conflict, while 28% of women considered this a problem. These disparities point to differences in imagining traditional roles for money in marriage generally, and to a difference in how men view income dynamics as an indicator of potential relationship trouble. In terms, the overall results highlights the changing gender roles and economic contribution in modern relationships and their implication for marital stability.

Table 5. Women’s Financial Independence and Divorce

Survey Question	Agree (%)	Neutral (%)	Disagree (%)
Financial independence makes women more likely to divorce	68%	15%	17%
A wife earning more than her husband creates conflict	45% (men), 28% (women)	20%	35%

Implications of Financial Independence on Marriage: (Almalki, 2025) states that women who are financially stable are more confident in making marital decisions like divorce. Traditional power dynamics are changing and sometimes conflict is the result when the financial expectations do not align (Ehteshami, 2018). However, women have now become financially independent, but that has caused new problems in marital relationships — and expectations and relationship dynamics.

Statistical Analysis of Divorce Factors: This section presents the quantitative statistical analysis conducted to measure the relationship between social and economic factors and divorce rates in Saudi Arabia. The analysis includes:

1. Descriptive Statistics – An overview of response distributions for key variables.
2. Correlation Analysis – Examining the strength of the relationship between financial stress, job insecurity, social media influence, and divorce rates.
3. Regression Analysis – Identifying the most significant predictors of divorce.

This section will give an evidence-based analysis of the impacts of economic and social changes towards marital stability through the use of statistical tools, including correlation coefficients and regression modeling.

Descriptive Statistics: Overview of Divorce-Related Factors: The descriptive statistics give information on the frequency of reporting of financial stress, job insecurity and social pressures as factors contributing to marital conflict and divorce by the participants.

Table 6. Summary of Divorce-Related Factors Reported by Respondents

Divorce Factor	Percentage of Respondents Who Agree (%)	Percentage of Respondents Who Disagree (%)
Financial stress is a major source of marital conflict	75%	13%
High cost of living makes marriage difficult	69%	17%
Job insecurity negatively affects relationships	67%	18%
Women’s financial independence increases likelihood of divorce	68%	17%
Social media has a negative impact on marriage	62%	23%
Extended family involvement reduces divorce likelihood	70%	15%

Key Observations: Important insights can be drawn based on descriptive statistics that highlights the perceived importance of different factors. Financial pressures (accepted by 75 % of the respondents) and job security (67 %) were voted as the most common economic pressures affecting marital stability. As to social aspects, 62 % of the respondents recognised the negative effects of social media on marriage, but that is the acknowledged influence of digital culture. Besides, a substantial percentage (68%) supported the view that the financial independence of a woman is a factor that increases the chances of divorce. Taken together, these descriptive statistics confirm that respondents strongly link both economic and social transformations to the observed trends in marital instability in Saudi Arabia.

Correlation Analysis: Measuring the Strength of Relationships.

A correlation analysis was conducted to measure the strength of the relationship between key economic and social factors and divorce rates. The correlation coefficient (r) measures the degree of association between two variables, with values closer to 1 or -1 indicating stronger relationships.

Table 7. Correlation Coefficients Between Divorce Factors

Divorce Factor	Correlation with Divorce Rates (r -value)	Strength of Relationship
Financial stress	0.78	High correlation
Job insecurity	0.63	Moderate correlation
High cost of living	0.71	High correlation
Social media influence	0.58	Moderate correlation
Women's financial independence	0.70	High correlation
Decline in family involvement	0.60	Moderate correlation

Key Findings: The correlation analysis yielded several key findings regarding the strength of association between the studied factors and divorce rates. Financial stress demonstrated the strongest positive correlation ($r = .78$), quantitatively confirming that economic pressures are significantly associated with marital instability. High cost of living ($r = .71$) and women's financial independence ($r = .70$) also exhibited strong positive correlations, suggesting they are closely linked to divorce trends. Conversely, influence of social media ($r = .58$) and the decreased levels of involvement of extended families ($r = .60$) were positively correlated (moderate). All these findings indicate that although social modifications are a factor, financial and economic issues seem to be the factors with the highest statistical correlation with divorce rates as far as the factors studied in the paper are concerned. These findings indicate that financial and economic issues are the best predictors of divorce in Saudi Arabia, whereas social transformations have a rather moderate influence on marital instability.

Regression Analysis: Predicting Divorce Likelihood: Multiple regression was done to establish the most significant predictors of divorce. The dependent variable is likelihood of divorcing and the independent variables encompass; financial stress; job insecurity; high cost of living; social media influence and gender role changes.

Table 8. Regression Model Summary

Predictor Variable	Standardized Coefficient (β)	Beta	Significance (p -value)	Interpretation
Financial stress	0.42		$p < 0.001$	Strong predictor
High cost of living	0.35		$p < 0.01$	Strong predictor

Job insecurity	0.28	$p < 0.05$	Moderate predictor
Women's financial independence	0.32	$p < 0.01$	Strong predictor
Social media influence	0.25	$p < 0.05$	Moderate predictor

Interpretation of Regression Findings: The multiple regression analysis also helped understand how significant each factor was compared to the others as regards to divorce probability. Financial stress came out as the most powerful statistically significant predictor ($\beta = 0.42$, $p < .001$) to mean that financial instability has a significant impact on the marital breakdown in this model. Such factors as high cost of living ($\beta = 0.35$, $p < .01$) and financial independence of women ($\beta = 0.32$, $p < .01$) were also found out as significant predictors, which underlines the importance of new economic conditions and the expectations, which are redefining the marriage dynamics. Social media influence ($\beta = 0.25$, $p < .05$) and job insecurity ($\beta = 0.28$, $p < .05$) were found to be statistically significant moderate predictors, confirming their contribution to marital strain, although their predictive power in the model was less pronounced than that of the primary economic stressors. While interpreting standardized beta coefficients as direct percentage increases in likelihood can be misleading, the relative magnitudes of the coefficients (β) highlight the strong predictive weight of financial stress, followed by high cost of living and women's financial independence, in understanding divorce likelihood within the context of this study's model.

Predicted Divorce Likelihood Based on Economic and Social Factors: Using the regression model, the likelihood of divorce increases by approximately 42% when financial stress is present, by 35% when cost of living pressures exists, and by 32% when women's financial independence is a factor.

Conclusion

This research aimed at investigating the relationship between the changes in socio-economic and the rising divorce rates of the Saudi spouses through the perspectives of Social Exchange Theory and Modernization Theory. It has discovered that changing gender relationships, increasing financial independence of women, diminishing role of extended family and constant influence of digital media have radically changed the expectations, stability in marital relations in the Kingdom. Financial stress, job insecurity and rising cost of living were identified to be robust predictors of marital strain. At the same time, cultural changes in a sociocultural trend that increased female agency, decreased family interdependence, and the spread of unrealistic standards of idealized cohabitation promoted by social media all contributed to a disintegration of traditional marital norms and divorce as a more realistic and socially acceptable response to dissatisfaction. In this way, these findings support the need to implement socio economic policies to enhance the resilience of families. The Cake Action suggests the implementation of effective premarital education courses and convenient access to affordable housing, matrimonial professional counseling services, and the digital literacy campaigns in order to reduce adverse relationships that occur due to the utilization of social media. Ultimately, the process of divorce in a Saudi context must not be perceived as personal or interpersonal phenomenon but as a consequence of a larger structural and cultural transformation. Therefore sustainable policy responses should consider both of the economic stability and the social cohesion as mutual pillars to ensure the duration of the marriage in the era of rapid modernization.

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