

**DETERMINANTS OF COHABITATION AMONG FEMALE UNDERGRADUATES IN  
EKITI STATE, NIGERIA.**

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**DSS/13/1180**

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EKITI STATE, NIGERIA.**

**BY**

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**DSS/13/1180**

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENT FOR THE AWARD OF BACHELOR OF SCIENCE HONOURS IN  
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**DEPARTMENT OF DEMOGRAPHY AND SOCIAL STATISTICS.**

**FACULTY OF SOCIAL SCIENCES.**

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**2017**

## CERTIFICATION

This is to certify that Nwokejeme Immaculeta Chinyere, Matric Number DSS/13/1180 of Department of Demography and social statistics, Faculty of Social Sciences, Federal University-Oye Ekiti, carried out this research "Determinants of Cohabitation Among Female Undergraduates in Ekiti- State, Nigeria" in partial fulfilment of the requirements for the award of Bachelors of Science (B.Sc.) degree in Federal University-Oye Ekiti, Ekiti State.

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## DEDICATION

I dedicate this project to God Almighty, my creator, the giver of wisdom and strength.

## ACKNOWLEDGEMENTS

As it is always wise to pay homage to whom it is due, with genuine honour and humility, I acknowledge your aid oh God of Elijah that answereth by fire.

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## ABSTRACT

The study examined the determinants of cohabitation among female undergraduate in Ekiti State, Nigeria. The study utilized quantitative methods of data collection and analyses were done at three levels - univariate analysis using frequency distribution table, bivariate analysis using chi-square and multivariate analysis using binary logistic model. Cohabitation was quite common in the study area. Bivariate analysis revealed religion as the only variable that was statistically related to cohabitation while age, ethnic group, family type, place of residence, respondents level in the university, income and educational level of respondents' parents were not statistically related to cohabitation in the study area ( $P$ -value=0.05). The multivariate analyses revealed that none of the respondents' socio-demographic characteristics had significant relationship with cohabitation in the study area ( $P$ -value=0.05). The study concluded that only religion but not age, ethnicity, family type, place of residence, respondents level in the university and educational level of respondents' parents might be paramount factors determining cohabitation in the study area.

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 BACKGROUND TO THE STUDY

The increase in cohabitation is one of the major effect change in family demographics of the past century (Alo, 2008). Cohabitation is a phenomenon pervading most, if not all, of the tertiary institutions in Nigeria today. The practice is so common that for some students it has become a usual way of campus life. Cohabitation has been consistently associated with poorer marital communication quality, lower marital satisfaction and higher levels of domestic violence.(Clarkberg, M, Ross, M. Stolzenberg and Linda J. W. 1995).Some call it campus marriage. It is regarded as an indecent act perpetrated off-campus.

According to (Bacharach et al., 2000). He defined cohabitation is an arrangement where two people of opposite sex who are not legally married live together in a sexually intimate relationship for a long term or on a permanent basis. A quick look at our different campuses today shows that a large number of unmarried students indulge in this act. Cohabitation has assumed to be an alarming rate in the universities, polytechnics, mono-technics and colleges of education in Nigeria.

There are several reasons why students cohabit, according to some of them. Some students who agreed to express their opinion on this issues say it is by living together that the so called "couples" get to know if they are compatible or not for marriage. They said is the reason why they live together as "husband and wife" is to test their compatibility. Some cohabitating students find it difficult to live apart because of the strong physical intimacy between them, the addictive prowess of sex over them may confuse sex for love. A relationship that has strong

dependency on sexual intimacy makes it quite difficult for the 'couples' to see other problems. Some student cohabit due to lack of accommodation and they have to live with their guy and they do not see anything wrong in it. While some cohabiting students find it difficult to live apart because of financial or academic dependency. Thus, cohabitation is increasingly becoming a natural part of the courtship ritual, a transition from dating to marriage.

## **1.2 STATEMENT OF PROBLEM**

Cohabitation as a lifestyle is on the rise among students in modern society. Indeed, university has long served as a meeting place in mate selection process for a significant number of young adults or students (Alice Walton, 2012). Cohabitation has however become a deadly trend in tertiary institution (Abubakar, 2009). It is now estimated that the number of undergraduate who live with their partner is above 25 percent (Seltzer, 2000). Cohabitation has unavoidable come to stay with all its assumed positive and negative consequences. Notwithstanding cohabitation is related to marriage, but has some prominent function from marriage. The multi-dimensional consequences facing cohabiters are quite numerous such as forgetting their main aim of being in school, unprotected sex and its attendant effect such as unplanned pregnancy and sexually transmitted diseases the use of oral contraceptive by female students and the high risk behind it, distribution of house chores among them, and other educational consequences associated with cohabitation. Economic problems is also one of the problem currently plaguing cohabiting relationships among undergraduates, it occur as a result of greed on the part of the partners and not willing to be committed financially which has caused serious clash between cohabiting relationship (Ogunsola, 2004).

Cohabitation among undergraduate has serious health problem to the female students that involve in the use of oral contraceptive in order to avoid unwanted pregnancy that may lead to drop out of school. But when pregnancy occur, the female student will seek abortion as a way out, as a result of seeking for abortion may she might be expose to quack doctor who are not licensed practitioner and might result to serious health issues and serious negative spillover effects in the long run (Ofoegbu, 2002). However, some students may frown at abortion or they might not have the money to do abortion which will lead to giving birth to unwanted babies that were not planned for and also threatened the academic of the female student's academic.

### **1.3 RESEARCH QUESTIONS**

1. What are the prevalence rate of cohabitation among female undergraduates in Ekiti State, Nigeria?
2. What are the challenges faced by cohabiting female undergraduates in Ekiti State, Nigeria?
3. What are the factors that determine or influence cohabitation among female undergraduates in Ekiti State, Nigeria?

### **1.4 OBJECTIVES OF THE STUDY**

The general objective of the study is to examine the determinants of cohabitation among female undergraduates in Ekiti State, Nigeria. The specific objectives are to;

1. Ascertain the prevalence of cohabitation among female undergraduates in Ekiti State, Nigeria.
2. Investigate the perception of female undergraduates about cohabitation in Ekiti State, Nigeria.

3. Examine the factors that influence cohabitation among female undergraduates in Ekiti State, Nigeria.

## **1.5 HYPOTHESIS**

1. Socio-demographic characteristics of undergraduate will not influence the rate of cohabitation.
2. Parental background will not influence incidence of cohabitation among female undergraduate.

## **1.6 JUSTIFICATION FOR THE STUDY**

The objectives of every research work is to find solutions to social problems. This research work would be useful to the academics, families, Non-Governmental Organization (NGOs) and the general society at large.

This study contributed in the filling of some gaps in the literature on determinants of cohabitation among undergraduate students in Nigeria. The study can also be justified on the ground that it provided a good understanding of different consequences of cohabitation and how the situation can be controlled. In addition, the study shows the prevalence of cohabitation amongst undergraduate. Few studies have been done on cohabitation especially among female undergraduate students in order to bring to the fore the various reasons given by the students for their involvement.

The wide dearth of knowledge as a result of little work done on this phenomenon were also bridged and members of the public were aware of the consequences that are inherent in such practice and therefore be rational enough to decide against it.

This study might also help to clarify some of the negative dangers in cohabitation for and help the university and also the policy makers to know the problem and for adequate measures to be taken to bring the issue under control.

Generally, this study would help to alert the undergraduates on the implications and consequences of cohabitation, in order to discourage them from practicing it, so they can fulfill purpose to better the family and the society.

### **1.7 DEFINITION OF SOME TERMS**

**COHABITATION:** Cohabitation is defined as an intimate sexual union between two unmarried partners who share the same living quarter for a sustained period of time (Bacharach et al., 2000). Cohabitation it is an arrangement where two people of opposite sex who are not legally married live together in a sexually intimate relationship for a long term or on a permanent basis.

**UNDERGRADUATE:** This is defined as a student of tertiary institution who is taking the basic education & training for whatever major in, for 4 or more years of school in order to achieve a first degree.

**ACCOMODATION:** Accommodation is where you live or stay, especially when you are on holiday or when you are staying somewhere for a short amount of time.

**MARRIAGE:** Marriage is a conjugal union between two people who has agreed to live together to form their own family. It can be between a man and a woman, a woman and a woman or a man and a man.

**COURTSHIP:** This is a period in a couple relationship which precede their engagement and marriage or a period whereby potential or intending couples tends to know each other and plan for their future and marriage.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 INTRODUCTION**

This chapter reviews literature on the meaning of the concepts of cohabitation and pre-marital sex, it also reviews the theoretical work on social exchange and symbolic interaction theory, as well as empirical works on cohabitation and marital relationship in Ekiti State, Nigeria and other countries. An appreciation of previous work in this area served two purposes. First, exploring the existing literature helped maintain throughout the study, a sense of the topic's perspective. Second, this activity raised the opportunities for articulating a critical analysis of the actual meaning of the major concepts as well as the data collected when the data analysis stages of the research were reached.

#### **2.1 CONCEPTUAL REVIEW**

##### **2.1.1 CONCEPT OF COHABITATION**

Cohabitation is a situation where unmarried people live together like husband and wife to test their compatibility before the actual marriage (Ogunsola, 2004). The increase in cohabitation stand as the most significant changes in union formation in most developed and developing countries. The increase in cohabitation has occurred alongside with the major demographic shifts, including rising levels of divorce and delay in entry into marriage and childbearing (Coast, 2009). Cohabitation is now a common practice that is emerging adults to cohabit regardless of future marriage intentions (Stanley, Rhoades, & Fincham, 2011). With availability of birth control and the increased likelihood of non-marital sex, the concept of cohabitation among never

married adults is fundamentally changing and is becoming a part of our society, but has yet to be accepted by the majority of the older population (Stanley, 2011). The transition to adulthood now seems to include at least one spell of cohabitation, which shows that most of all the young adults have cohabited (Chandra, Martinez, Mosher, Abma, & Jones, 2005; Manning, 2013). However, just few cohabitations leads to marriage (Bumpass & Lu, 2000), and a lot of undergraduates are experiencing multiple cohabitations (Lichter, Turner, & Sassler, 2010), insinuating that cohabitation is becoming de-linked from marriage. And in some cases, most marriages are preceded by cohabitation (Kennedy & Bumpass, 2008) just few cohabiters have the intention of getting marry. (Vespa, 2014). Thus, among young adults, marriage seems to be less of a part of the cohabitation process even as cohabitation has become more strongly linked to the marriage process.

In other to delay age at first marriage, cohabitation has become a normal and acceptable union for young adults, and cohabitation also prolong young adulthood (Settersten & Ray, 2010). The rate at which at which young adult are into a relationships is extremely unstable, and more young adults are forming higher order unions, which lead to increase in serial cohabitation (Cohen & Manning, 2010; Lichter, 2010). Commitment to marriage at the start of cohabitation, too, seems to be waning among young adults with those entering their union with marriage plans perhaps an increasingly select group with the strongest chances of marriage (Vespa, 2014). Shifts in the socio-economic and demographic profiles of cohabiters, such as a growing proportion of minority cohabiters or more cohabiters with children, may also contribute to changes in the outcomes of cohabiting unions over time. Therefore, examining trends in cohabiting outcomes during young adulthood requires increased attention to the potential role of compositional differences.



The role of cohabitation in the family life course appears to be shifting. Today's cohabiting unions are less likely to culminate in marriage and more likely to end through separation (Kennedy & Bumpass, 2011). Cohabitors less often report plans to marry their partner and serial cohabitation is on the rise (Vespa, 2014). Increasingly, cohabitors are not only partners but also parents together. One in five births are to cohabiting parents and nearly half of children will spend some time in a cohabiting family (Kennedy & Bumpass, 2011). Cohabitation now appears to have beneficial effects similar to marriage on psychological well-being, health, and social ties (Musick & Bumpass, 2012). And, the well-established positive association between premarital cohabitation and divorce documented in an extensive body of research in the 1980s and 1990s no longer holds for more recent marriage cohorts (Jose, O'Leary, & Moyer, 2010; Manning & Cohen, 2012; Reinhold, 2010). Cohabitation is now widely diffused among the U.S. population and is viewed as a normative event in the life course (Bogle & Wu, 2010; Manning, 2013). Diffusion theory indicates that the selectivity of cohabitation is U-shaped, declining as cohabitation becomes more common and rising only when cohabitation becomes nearly universal, making those who do not cohabit highly selective (Leifbroer & Dourleijn, 2006). Consequently, the union type differences in relationship quality that were documented a couple of decades ago may have diminished as cohabitation has become more widespread, much as the marriage advantage in well-being seems to have dwindled (Musick & Bumpass, 2012) and the negative influence of premarital cohabitation on marital stability has waned (Jose et al., 2010; Manning & Cohen, 2012; Reinhold, 2010).

### **2.1.2 COHABITATION AND PRE – MARITAL SEX**

Premarital sex is sexual intercourse engaged by a person or persons who are not yet married. It is generally used in reference to young people who are presumed to be of

marriageable age, or will one day be married, but who are engaging in sexual practices prior to their being sanctioned within a marriage. Their sexual relationship should be placed in the category of premarital sex, because they are having sexual intercourse before marriage (Lucas, 2000, Ramesh, 2008 and Barbra, 2001)

In this 21st century sexual intercourse among the young adult is seen as human culture. Promiscuity is regarded by many as a virtue to pursue (Mashau, 2008). Thus, young adult who do not engage in pre-marital sex are seen as uncivilized, boring and unsophisticated person, due to the fact that young adult are practicing sex at earlier ages than the past decades. (Mashau, 2008). Perhaps, we are in a culture of cohabitation since 1960 cohabitation and pre-marital have been a lifestyle and are on the rise throughout the world and Africa is no exception. (Scherrer and Klepaki, 2004). Cohabitation is now becoming a kind of normal lifestyle amongst students and working youth, who not only choose to share their house, but also with their partners (Murray Swant, 2005). Cohabitation has been a growing trend and it's also spreading into every part of the society and it is concern for two reasons. First of all, marriages as an institution are overwhelming due to the sharp rise of cohabitation and pre-marital sex among the young adults. Secondly, religious teachings and our culture about pre-marital sex and cohabitation is underneath a serious attack. Moreover, cohabiting relationship require an agreement of pre-marital sex between the couple. Some people see cohabitation as a way forward to marriage while others prefer to cohabit for as long as they stay together (Manning, 2007). However, Thatcher (2000) outline three types of cohabitation, which are:

- i. Temporary or fortunate cohabitation entered into with little thought or commitment.
- ii. Conscious stepping stone to marriage or test before marriage

iii. Cohabitation is viewed as marriage either because the couple is opposed to marriage as an institution or because they live in a society where cohabitation is an institution already.

### **2.1.3 THE TREND AND PREVALENCE OF COHABITATION IN CONTEMPORARY SOCIETY**

Cohabitation is defined as a system whereby two people of opposite sex stay who are not legally married but stay together like husbands and wives to know if they are compatible before the actual marriage. Cohabiting partners practice a lot of things in which married people does such as staying together in same room, responding to some matrimonial duties, involving themselves in sexual intimate relationships, sharing economic resources and sometimes bearing of unwanted children. Beyond documenting trends in cohabitation, much of research focuses on the meaning of cohabitation (e.g., whether it is a prelude or choice to marriage), how cohabitation affects union formation and dissolution, and how it affects children and childbearing (Hatch, 1995 and Smock, 2000).

Even though age at marriage has risen (Kawamura, 2009), young adults are still forming residential unions at roughly the same ages, with their first union increasingly likely to be cohabitation (Kennedy & Bumpass, 2008; Raley, 2001). In 1987 33% of women age 19-44 had ever cohabited, as at 2009-2010, 60% of women age 19-44 as cohabited, (Manning, 2013). As cohabitation has become very rampant, researchers have tried to understand how it fits into the relationship spectre (Gizmo, 2006; Smock, 2000), variously, cohabitation can be characterized as an alternative to being single, a stage in the marriage process (either as a predecessor to marriage or a trial marriage), and as an alternative to marriage. Characterization attempts, however, are

complicated by the heterogeneous nature of cohabitators, because cohabitation is common across racial/ethnic groups, socioeconomic statuses, prior parenthood and union experiences, and so on. In the late 1990s, cohabitation in the United States largely seemed to function as an alternative to being single (Heuveline & Timberlake, 2004).

To understand whether, and how, cohabitation has changed, we must compare two trends. On the one hand, most marriages are now preceded by cohabitation. Among first marriages formed in 1980-1984, only 41% was formed by cohabitation, in 1990-1994, 56% of marriages were formed by cohabitation, in 1990-1994 and to 66% for marriages formed in 2005-2009 (Manning, 2013), assuming that cohabitation is now clearly legalized as footpath to marriage (Cherlin, 2009). Few cohabitation leads to marriage a pattern that implies a de-linking of marriage and cohabitation. In 1995, 58% of cohabitations had changed to marriage within three years (Bramlett & Mosher, 2002), the rate of cohabitation dropped to 51% in 2002 (Goodwin, Mosher, & Chandra, 2010) and also dropped in 2006-2010 to 40% (Copen, Daniels, & Mosher, 2013). On a normal level, the trend in cohabitation appear to be a disagreement that is, how can marriage have a strong linked to cohabitation while cohabitation has become less strongly linked to marriage? On further scrutiny, although, it was widely explained with the fact that marriage has become more selective and rare during the transition to adulthood, whereas cohabitation has not (Vespa & Painter, 2011).

In South Africa, it is usually believed that cohabitation is increasing, although there is little concrete demographic evidence to confirm this. It is difficult to determine the prevalence of cohabitation in South Africa, because statistics do not provide conclusive evidence of this trend, given that information relating to the number of cohabiting couples has been inferred from

statistics relating to marriage, divorce, remarriage and illegitimate births. The essence of this is captured in the following words. Due to the increase in the numbers of those who cohabit and engage in premarital sex result to high rate of unplanned pregnancy and the wide spread of Sexual Transmission Disease such as Human immunodeficiency virus (HIV) and Acquired immune deficiency syndrome (AIDS) pandemic amongst the young adults in greater proportions.

#### **2.1.4 DIFFERENTIATING COHABITATION FROM MARRIAGE**

Families have changed in the last several decennium. Instead of young adults to get married they prefer start live together with their partner in a sexual relationship. Just few people of those that cohabit eventually get married, most of them break up, very few stay together as cohabitants for long period of time. Patrician Morgan write-up about "marriage lite" (2000), in the mid-1960s it was stated that only 5% of single women lived with a man before getting married. By the 1990s, about 70% of women did so. She suggest that most people think that cohabiting will definitely lead to marriage, but often is not the case. To some couples, cohabitation is seen as an alternative to marriage, rather than a preparation for it. Patrician Morgan (2000), explained how cohabitation differs from marriage in the following sub-headings:

1. **Stability:** Cohabiting relationships is very easy to be broken. It is very fragile and there is probability to break up than when a marriage is legal between two adults irrespective of their age or average income. Cohabitation last less than two years before breaking up or transforming to marriage. However, cohabitation also have a negative effect on later marriage. The more often and longer that men and women cohabit, the more likely they are to breakup.

2. **Cheating:** Young adult who are in a cohabiting relationship are more likely to be unfaithful to their partners than married the married couples.
3. **Economics:** Economic problems is also one of the problem currently affecting cohabiting relationships among undergraduates, it occur as a result of greed onthe part of the partners and not willing to be committed financially which has caused serious clash between cohabiting relationship
4. **Health:** Those in cohabiting relationship have more health problems than those who married legally, due to the reasonthat cohabitants put up with behaviors with their partners which husbands and wives who got married legally would discourage mostly when it comes to smoking, alcohol and substance abuse.

#### 2.1.5 DYNAMICS OF COHABITATION

Cohabitation gotten to the point of crisis amongst youth. As mentioned above, it is widespread amongst the undergraduates and the working youth (Muraba, 2005). When taking a look at the dynamics of cohabitation and pre-marital sex, there are three types namely;

1. The youth in crisis
2. The factor contributing to cohabitation and pre-marital sex
3. Consequences of cohabitation and pre-marital sex.

## **A. Youth in Crisis**

The increase in cohabitation and pre-marital sex are evidence that undergraduates are in serious problem and this reflect itself in different ways. According to Mashau (2006), the following symptoms shows that the youth are in crisis:

- i. There is high number of female student cohabiting and engaging in premarital sex, as a result of unwanted pregnancy in their early age and the majority of them dropped out of school. These children choose to become sexually active at an early stage of their lives.
- ii. There is increase in number of students are committing suicide because they can't cope with pressures related to love, courtship and marriage.
- iii. Cohabitation is fast becoming normal way of life amongst the undergraduates because they believe that they have fundamental human right to live the life they want.
- iv. The majority of the students are even exposed to sexually transmitted infections (STIs) and diseases such as HIV and AIDS because they choose to be sexually active outside marriage.

## **B. Factors contributing to cohabitation and pre-marital sex**

There are different factor that is adding to the problem that young adults are facing in this age. According to Mashau (2006), factors resulting to the problem of cohabitation and pre – marital sex amongst youth include the following:

- i. **Publicity:** The media focuses more and more upon sexual activity. African youths are exposed to sex and related matters through the medium of newspaper, television, pornographic videos, the

internet and various magazine. Explicit sex videos and DVDs are the most popular sellers on the market. They also receive mixed messages from the media. (Anderson, 2000).

ii. **Peer Pressure:** Most of the young adults involved in cohabitation and pre-marital sex so because of peer pressure. They look at their environment and see what most people do and they decide to and they decide to give in a try. Most of them cohabit it in order to avoid being mocked at and to receive assertion from their friends. In the end, cohabitation and pre-marital sex have become kinds of normal way of life and accepted in a particular age group (Muraba and Naidoo, 2005).

iii. **Experimenting with Sex:** Cohabitation is a growing trend among young people in African these days. Young people have the perspective that they are not civilized if they do not involve or practice sex before marriage and they want to familiarize themselves with matters concerning sex before they get married. That is why majority will want to move in with their girlfriends or boyfriends.

iv. **Drug and Alcohol Use:** There is a high relationship between alcohol and sexual experience. A number of African youngsters always involved themselves in drugs and alcohol abuse immediately after they get to tertiary institutions. Therefore, it is very difficult for those youths to control their sexual urge when they are under the influence of drugs and alcohol.

v. **Fashions in Clothing:** Another factor that is affecting pre-marital sex amongst youth is fashion in clothing. These days it is difficult for female students to put on a dress that are not revealing their body or tight-fitting. This is giving ladies the more willing to flaunt their bodies and makes them vulnerable to sexual predators that are willing to buy them expensive clothes in exchange for sexual favours.



### **C. Consequences of Cohabitation and Pre-Marital Sex**

Most of these undergraduates who involved themselves in sex before marriage are not well informed about the consequences involved in pre-marital sex and those who are aware of the consequences tend to ignore them (Manning, 2007). Sex before marriage is destructive and might even cause death in some instances. Some of the dangers and miseries brought about by cohabitation and sex outside marriage include the following:

i. **Unwanted and Unexpected Pregnancy:** Majority of the female students who are cohabiting and engaging in pre-marital sex get pregnant unexpectedly. As a result of unplanned and unwanted pregnancies it force many of these children to seek legal or illegal abortions (Chitanum and Finschilesan, 2003).

ii. **Shotgun Weddings:** Cohabitation among young people might occur as a result to unplanned pregnancies which might lead to shotgun weddings. The so called shotgun wedding tries to make a marriage where none exists (Smock, 2000). The couple is forced to get married to themselves because of the unexpected baby or out of sympathy and not genie love.

iii. **Emotional Breakdown:** Separation of couple might come as a result of the pre-marital sexual encounter. Those involved in it life might become miserable and disillusioned. Ladies are the most frequent victims in this case. In most cases, young people hope and dream can be destroyed because they do not know how to cope in a kind of situation.

iv. **Sexually Transmitted Infections:** Due to the increase in the numbers of those who cohabit and engage in premarital sex result to high rate of unplanned pregnancy and the wide spread of Sexual Transmission Disease such as Syphilis, Gonorrhoea, Human immunodeficiency virus

(HIV) and Acquired immune deficiency syndrome (AIDS) pandemic amongst the young adults in greater proportions. It should be noted that anyone who live an unclean sex life runs the risk of getting these dreadful diseases (Smith, 2004).

v. **Suicide:** adults who cohabit tend to lost mutual trust and communication among themselves which is dangerous to a relationship. Fear and guilt in the life of the cohabitant engaging in pre-marital sex brings about depression and can also lead to suicide.

vi. **Marriage Breakdown:** Cohabitation and sexual experience from the past might even cause a breakdown in marriage when they haunt one of the partners.

Furthermore, according to Stern (2006), people who choose to live together in mutually supportive long term relationships without getting married do not enjoy or are not eligible to certain legal rights that are applicable to married couples, as cohabitation has no status in African law. This is however further asserted by Gustaffon and Worku (2006) that cohabitation in Africa has no legal bearing in terms of ownership of assets, unless the property is registered under both partners name. It is however very clear from the foregoing that cohabitation and pre – martial sex are two trends that are on the rise and are becoming more socially

## **2.1.6 ADOLESCENT COHABITATION EXPECTATION AND SUBSEQUENT UNION FORMATION**

Patterns of adolescent dating in the U.S. have changed dramatically since the past few decennium. Not only the age at first marriage reached its highest point in U.S. history (Manning, Brown, & Payne, 2014), there has also been a fast increase in cohabitation (Bumpass & Lu,

2000; Manning 2014). The result of these trends shows that, young adults prefer to cohabit than to marry (Lamidi& Manning, 2016). Despite the prevalence of cohabitation and the increase in supportive attitudes toward cohabitation (Anderson, 2016; Thornton & Young-DeMarco, 2001), American youth report greater expectations to marry than to cohabit (Crissey, 2005; Manning, Longmore, Giordano, 2007;Manning, Smock, Dorius, & Cooksey, 2014). While adolescents have rather ambivalent expectations for cohabitation compared to marriage, little is known regarding how such expectations influence subsequent union formation behavior. Ajzen's (1985) theory of planned behavior and empirical research demonstrate that expectations are salient predictors of demographic behavior, such as fertility (for example, see Miller, Rodgers, & Pasta, 2010). Thus, we anticipated that adolescents' cohabitation and marital expectations would predict union formation behavior during young adulthood.

## **2.2 THEORETICAL FRAMEWORK**

The requirement for a sufficient theoretical orientation in any research work cannot be over-emphasized. Theoretical schemes do not only guide research for significant relationships among the limitless facts that exist in an environment but also create the difference between the knowledge of a fact and understanding what it means. Thus, this part of the essay is consecrated in making analytical problem clear. However, the aim of this research is to adopt social exchange theory and symbolic interaction theory to explain determinant of cohabitation among female undergraduates in Ekiti State, Nigeria.

### **SOCIAL EXCHANGE**

The major research of hallmark on social exchange in the field of sociology is to know the relationship between social exchange theory and theories of social status, influence, social

network, solidarity, trust, affect and emotion. Homans(1961) one of the exponents of social exchange theory defined social exchange as the exchange, tangible or intangible and more or less rewarding or costly, between at least two persons. This theory comprises of five central elements (Homans, 1961) which are:

**i. Behaviour is believed upon the notion of rationality:** If a behaviour results in a reward, then individual will act in that way. However, the more an individual receives a reward, the less valued it becomes and the individual seeks alternatives rewards through other behaviours from other sources.

**ii. The relationships is based upon reciprocation:** Each individual in the relationship will provide benefit to the other, because, exchange is equitable and the units of exchange are important to the parties. An exchange between two individuals must be seen as fair by both for the relation to continue or at least to continue strongly. This means that it is important to respond fairly, but also with an item not (necessarily material) deemed to be important by other person.

**iii. Social exchange is based on justice principle:**In each exchange there should be a norm of fairness governing behaviour, that is, the exchange must be viewed as fair when compared in the context of a wider network or to the third and fourth parties. This notion of distributive justice goes beyond the equity between the two principals contribution. It involves each person comparing his or her reward to that of others who have dealt with this individual and what they receive for the same or similar contribution.

**iv. Individual will seek to maximize their gains and minimize their costs in the exchange relation:**The notion of cost does not exclusively relate to financial issues, rather, costs can be incurred through the time and energy invested in a relationship.

v. **Individuals participate in a relationship out of a sense of mutual benefit, rather than coercion:** Coercion should be minimized, having known what social exchange theory entails. Thus, individuals engage in cohabitation to achieve a need or some needs which may be important or not. This need serves as a motivation to engage in cohabitation.

However, following from the five elements explained above, certain exchange must occur in order for an individual to sustain involvement in cohabitation;

i. Cohabitators will keep cohabiting if they keep receiving the needed satisfaction that they want initially and as it involved through participants. While this is regular with the wish for each of them to have a match between their relationships, this might not be the only reason why they seek to satisfy, for example, social interaction (sexual intercourse) needs may be very high and may have served as their main reason for cohabiting. Therefore, doing it very well or having feelings of doing it well in the activity may not be important. Whatever the need, cohabitation will continue as long as they perceived it to be satisfied.

ii. Cohabitators experience a sense of reciprocation through their involvement in cohabitation; those cohabiting make sure they receive something tangible or not tangible that is nearly close to their contribution to the relationship. This may be an enhancement in their intimacy, emotion or even the views by others that they are involved in cohabitation.

iii. Cohabitators make sure they get a tangible reward which is equal in returns from their partner. For example, when an individual who are in cohabiting relationship display more love and affection to his or her partner and the partner is showing less, this can result to individual having the feeling that the situation is unfair and that the normal distributive justice has been isolated.

iv. When cohabitating couples are maximizing their profit in exchange of relation, they will have to minimize their costs. However, stopping cohabitation might follow from cost invested in the relationship being disproportionate to the return. If cohabitators include duration of their time, and or energy, emotions, feelings in their assessment of the costs and benefits in cohabitation, then they will inevitably be making different decisions from those inferred from existing measurement devices.

v. The problem of coercion seems to have little bearing on cohabitators except in one circumstance. If family or friends forced couples to cohabit, they might stop cohabiting as their motivation will be extensive than those who choose to cohabit themselves.

Thus, social exchange theory is based on the principle that we enter into relationship in which we can minimize the benefits to us and minimize our costs (Peterson, 2000). We form associations that we expect to be rewarding, and we tend to stay away from relationship that brings us pain. People cohabit for different reasons such as love and companionship, sex, status, prestige, security etc. people are usually satisfied with relationships that at least partially fulfill their expectations and that do not exceed the price they expected to pay.

## **SYMBOLIC INTERACTION THEORY**

The symbolic interaction is a major framework of sociological theory, it is a theory about social behavior and interaction. This theory focus on the symbolic meaning that people create and depend on the process of social interaction. Though symbolic interactionism trades its origin to Mark Weber's assertion that individuals react due to the way they interpret meaning to their world. Symbolic interaction theory looks at how the society interact with others and navigate.

meaning based on object, events, and behavior. Subjective meanings are given primary because it is believed that people act based on what they believe and not just on what is objectively true.

Although, society is addressed to be socially formed through human interpretation but people interpret one another's behavior which forms the social bond. Even though, symbolic interaction theory refers to cohabitation as a unity of interacting personalities. It focuses attention on the way that cohabitators interact through symbols, words, gestures, rules and roles. People are socialized to have the knowledge of different kinds of symbols and how it can be used in passing information, feelings, intentions and actions. Cohabiting couples communicate through symbols and they both develop the rules and regulations guiding their relationship and also attribute a role of boyfriends and girlfriends or perhaps husband and wife. Each acts adjusts their behaviour to what he or she thinks the other person is going to do. Cohabitators obtain much of their self-notions or thinking and feelings about themselves. These feelings may be expressed in words like I love you, I can't do without you, you are cute and looking good, etc. It might also be expressed in action such as kissing, hugging and having sexual intercourse.

Symbolic interaction is very important because the way we act and feel is determined not just by what happens to us but also by how we understand the situation. For example, people love is very distinct. Some people believe to show care, to kiss and hug is a sign of love, while to some, sexual intercourse is their own sign of love. Symbolic interaction theory is commonly used in to help individuals who are cohabiting to know how they can change their belief and behaviours in order to achieve a more reasonable and appropriate relationship. However, this theory was suggested by George Herbert Mead pointed out that man is raised to a qualitatively different level of existence, an existence comprised of symbols, having conditional meanings and usually transmitted through language.

This framework is built in order to examine if cohabiting and married couples enjoy the same levels of relationship quality. This theory considers the differences among both married and those cohabiting, differentiating among those who married directly, some people cohabit as a stepping stone to marriage, cohabiters with plans to marry, and cohabiters with no marriage plans. The gap between the two types of relationships are arguably blurrier today. Most of marriages are preceded by cohabitation even though just few cohabitations result in marriage (Manning, 2013). With the increasing trend of premarital cohabitation and the growing prevalence of having plans to marry among cohabiters, we expect that those who cohabited before marriage may have similar relationship quality to current cohabiters with plans to marry. Those who married directly are a highly select group and thus they may report relationship quality that is significantly higher, on average, than either marrieds who cohabited premaritally (James & Beattie, 2012) or those cohabiting recently (irrespective of marriage plans). It is expected that those who cohabit without any plans to marry themselves should understand that their relationship quality is very poor on average, than cohabiters with marriage plans and both of the two types of married couples. Several other features of the current inquiry improve its ability to contribute to the field. To rely on new national data to examine a recent union cohort: those who have been in their relationship with their spouse or partner for years. This approach also ensures maximum comparability between the two types of unions since cohabiting relationships are rather short-lived, lasting just a year or two, on average, whereas the average marital duration is nearly 20 years (Kennedy & Bumpass, 2011; Payne & Gibbs, 2011).

Empirical evidence suggests that cohabiters are unlikely to be a homogeneous group is gradually accumulating (Parker, 2006). For example, the age of cohabiting partners was recently found to influence reported quality and stability of the relationship (King & Scott, 2005), with older



cohabitators being in happier and more stable relationships. These authors also found evidence to suggest that cohabitation is viewed differently by those in different age groups; for older respondents, cohabitation appears an alternative to marriage, while for younger cohabitators it is seen as a prelude

### 2.3 CONCEPTUAL FRAMEWORK

In this framework, x and y will represent the variables. Independent variables will be denoted as x while the dependent variable will be denoted as y. Therefore,

x = independent variable

y = dependent variable

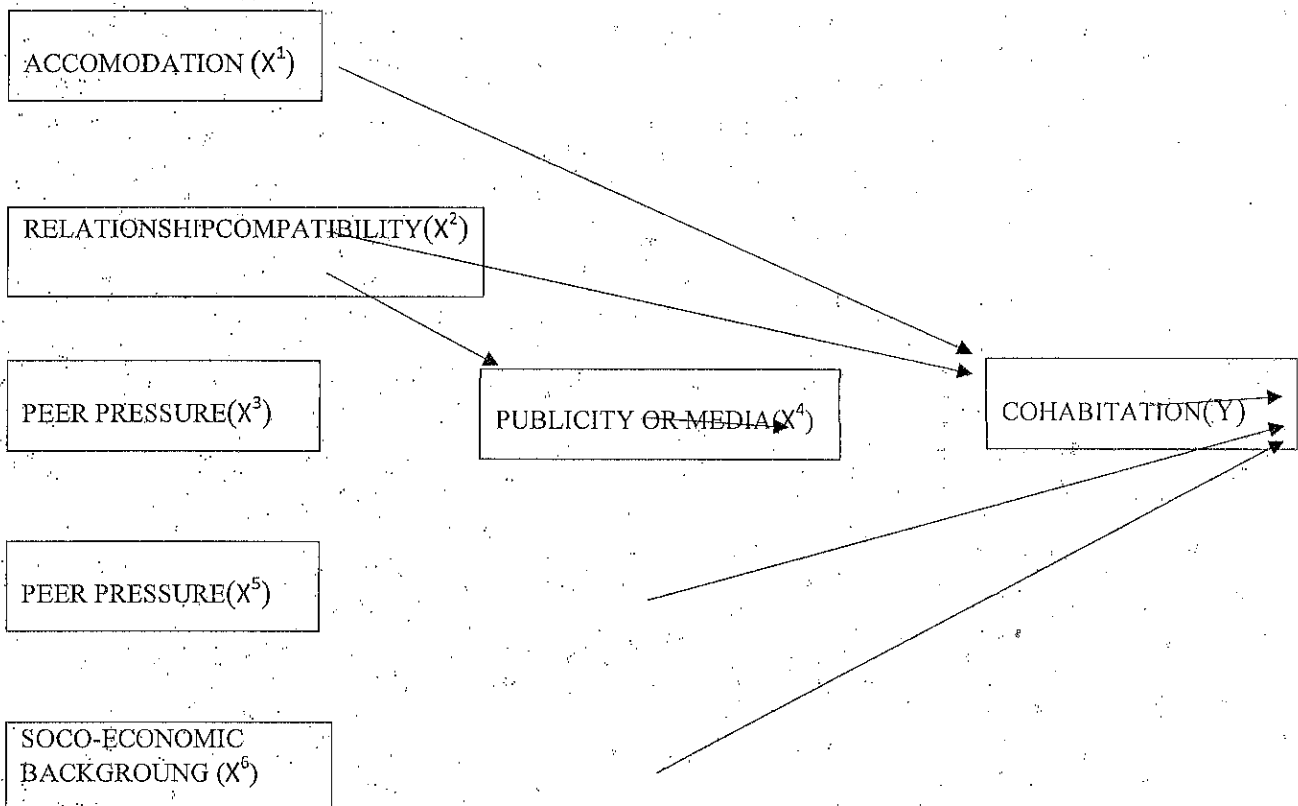


TABLE ADOPTED FROM ALALADE OLANREWAJU.

Accommodation =  $X^1$

Relationship compatibility =  $X^2$

Peer pressure =  $X^3$

Sexual experimentation =  $X^4$

Publicity or Media =  $X^5$

Parental background =  $X^6$

Cohabitation =  $y$

## CHAPTER THREE

### METHODOLOGY

#### 3.1 INTRODUCTION

This study is to investigate the factors determining or influencing cohabitation among female undergraduates in Ekiti State, Nigeria. The chapter therefore describes the methodology of this research work i.e. it attempts to explain how the data that were used for the study were collected, and how they analyzed and tested.

##### 3.1.2 STUDY AREA.

The study was conducted in Ekiti State, Nigeria in public Universities (Ekiti State University and Federal University Oye-Ekiti). Ekiti is a state in western Nigeria, declared a state on 1 October 1996 by the military under the dictatorship of General Sani Abacha. Ekiti State is situated entirely within the tropics. It is located between longitudes  $40^{\circ}51'$  and  $50^{\circ}451'$  East of the Greenwich meridian and latitudes  $70^{\circ}151'$  and  $80^{\circ}51'$  North of the Equator. It lies South of Kwara and Kogi State, East of Osun State and bounded by Ondo State in the East and in the South; Land Area - 5887.890sq km.

Ekiti State University Ado-Ekiti (EKSU) was established as Obafemi Awolowo University, Ado-Ekiti on 30th March, 1982 by the administration of late Chief Michael Adekunle Ajasin, the first civilian governor of Ondo State. The university is a member of the Association of Commonwealth Universities. It is located about 12 minutes drive from the center of the city Ado - Ekiti, Ekiti State in South Western Nigeria. The student's total population is 25,000 (40% male and 60% female).

Federal University Oye –Ekiti (FUOYE) was established in 2011 by the Federal government of Nigeria under the leadership of President GoodluckEbele Jonathan. The university is in the ancient city of Oye-Ekiti with the total population of 6,000 undergraduates. Oye is a town andheadquarter of Oye Local Government Area in Ekiti-State, Nigeria. Oye Local Government was carved out ofEkiti North local government on 17<sup>th</sup> may 1989. Oye Local Government is bounded by Ilejemeje Local Government to the North, Irepodun/Ifelodun to the South, Ikole Local Government to the East and Ido/Osi Local Government to the west. Oye Local Government has the total population of 137,796 as at 2006. 69,811 for males and 67,985 for females. It was projected that by 2015 the population will be 181,900.

### **3.1.3 Study Population**

The population was female undergraduates in public universities in Ekiti State, Nigeria. These tertiary institutions combined, have one of the most diverse student bodies in the nation. Its attendants vary widely by age, gender, and race/ethnicity, allowing for the study's sample to be more representative of the general population.

### **3.1.4 Research Design and Sampling Procedure**

The study involved the administration of questionnaires to gather data from a representative subset of the total population whose analysis were generalizable on the entire population. A sample of 200 participants were selected from the population, using the systematic random sampling technique i.e. 100 students each from Federal University Oye-Ekiti, and Ekiti State University, Ado-Ekiti. Requirements for participants were that they must be single, dating, or currently in a cohabiting or married relationship, less than 30, and be heterosexual. The less than 30 age range was chosen based on current socio-demographic trends among youth. For example

at age 18; individuals are allowed to make decisions that can potentially affect the society, such as voting, and unlike past generations, couples are marrying at later ages.

### **3.1.5 Sources of Data**

This research study employed primary data, using structured questionnaire to elicit data on the factors influencing or determining cohabitation among female undergraduates in Ekiti State, Nigeria.

### **3.1.6 Questionnaire**

The questionnaires were thus structured and unstructured consisting of open and closed-ended questions.

Part I – Demographics Survey: Initially, participants completed a demographic survey that provided information on participants' age, sex/gender, socio-economic status which includes educational level, income, occupation, race/ethnicity, religion, etc. their cohabitation status (non-cohabiting or cohabiting), and the length of cohabitation (from less than 3 months, 3 to 6, or more than 6 months). These demographic variables will be used to assess differences in participants' responses to the survey questions that ask about their beliefs and attitudes about cohabitation.

Part II – Cohabitation Survey: Participants were asked questions that pertain to their beliefs and attitudes about cohabitation (a sample of questions is contained in Appendix B). Respondents answered questions using a 5-point Likert-type scale in which participant's rate the items, 1 -

strongly disagree to 5 - strongly agree. The sample questions developed in the Appendix B incorporate the conclusions derived in this analysis.

### **3.1.7 Data Processing and Analysis**

The data generated for the study were analyzed using descriptive technique. After gathering the necessary information, descriptive technique was used for the analysis of the data in answering the proposed research questions. Data checking and entry were done using Statistical Package for Social Scientists (SPSS 20) computer software, and the data were exported to STATA for further analysis. Univariate analysis was carried out to produce frequencies and percentage distribution, while the bivariate analysis of the independent variables and dependent variable was carried out using chi-square (for bivariate analysis). Furthermore, the multivariate analysis was done employing binary logistic regression.

### **3.1.8 Measurement of Variables**

#### **Independent Variables:**

**Age:** it is a continuous variable. It is categorized into four groups; 16-20, 21-24, 25-29, and 30+.

**Place of Residence:** It is divided into two (2) categories; Rural and Urban.

**Level of Education:** Is a categorical variable divided into four categories; No Education, Primary Education, Secondary Education and Tertiary Education.

**Religion:** Is measured in three categories; Christians, Islam, Traditional.

**Ethnicity:** It is classified into three (3) categories; Hausa, Igbo and Yoruba.

**Occupation:** Is classified into 13 categories; Civil servant, Fashion industry, Commerce and industry, Armed forces, Health sector, Education sector, Agricultural sector, Building and construction works, Finance industry, Engineering works, Transport sector, Law and Media.

**Family type:** It is divided into two (2) categories; Monogamy and Polygamy.

**Socio-economic status/ income status:** Is a continuous variable

## **DEPENDENT VARIABLE**

**Cohabitation;** do you live together with your boyfriend?

## CHAPTER FOUR

### PRESENTATION AND DISCUSSION OF THE FINDINGS

#### 4.0 Data Presentation and Analysis of Results

##### INTRODUCTION

This analysis presents the detail result of the analyses carried out the Determinants of cohabitation among female undergraduates in Ekiti State, Nigeria. Results of these analyses were presented, followed by comprehensive interpretation, and explicit discussion of findings. The analysis was done in respect to the research questions and hypothesis. Simple percentages were used to present the univariate and bivariate results while the hypothesis was tested at .05 level of significance using Pearson chi-square and logistic regression.

#### 4.1 SOCIO DEMOGRAPHIC AND OTHER SELECTED CHARACTERISTICS OF RESPONDENTS.

This section examines the Socio-Demographic attributes of respondents such as their age, religion, ethnicity, level, educational level, place of residence, occupation, family type, wealth index, etc. Table 4.1 reveals the percentage distributions of female students according to level of the respondents 27.50% are in 1001, 30.50% in 2001 which has the largest percentage, 21.50% in 3001, 14.50% in 4001, and 6.00% in 5001. The respondents are categorized into four age groups. Age group 16-20 years constitute 19.00% of respondents, 21-24 years constitute 46.00%, which has the largest percentage, 25-29 which constitute 30.78%, and respondent within the age range of 30 years constitute 4.50%. Respondent's fathers with no level of education constitute 8.08% respondents parent with primary level of education constitute 13.13%, respondent's fathers with secondary level of education constitute 18.19%, respondent's fathers with tertiary education constitute 60.61% which has the largest percentage. Mothers with no level of education constitute



8.59%, respondent's mothers with primary level of education constitute 8.08%, respondent's mothers with secondary level of education constitute 28.28%, and respondent's mothers with tertiary level of education constitute 55.05% which is the largest percentage.

Christian has the highest percentage which is 80.37%, Islam constitute 18.69%, and traditional constitute 0.93%. The Igbos with 21.12%, followed by the Hausa with 6.56%, Yoruba's with 64.14% which has the largest percentage and then others constitute 7.48%. For the monthly allowance, 1,000-4,000 constitute 14.89%, 5,000-8,000 constitute 46.15%, 9,000-12,000, constitute 23.59%, and 13,000-16,000 constitute 11.28% and 17,000-20,000 constitute 4.10%. Parents who reside in the urban area constituted 72.82% and those who reside in the rural area with 27.18%.

Respondent that has boyfriend constitute 83.08% which is the highest, 0.93% don't have a boyfriend. 78.05% of respondent have one boyfriend, 15.24% have two boyfriends, and 6.71% have more than three boyfriend. 68.09% respondent's lives with their boyfriend which constitute the highest, and 31.10% are not cohabiting. As for the respondent reasons for cohabiting, 10.34% are cohabiting due to academic reason, 21.55% was due financial reason, and 36.21% was due to accommodation problem which is the highest. 6.90% respondents live together to test themselves before marriage, 18.10% respondents stay with their boyfriend due to love and intimacy, and others reason for respondents to live together constitute 6.90%. 41.74% respondents are very happy to cohabit, 34.78% are just happy and 23.48% are not happy living with their boyfriend. 55.26% respondents think is appropriate to cohabit which constitute the highest and 44.76% respondents think is not appropriate to cohabit, As for the respondent opinion if religion is influencing cohabitation, 55.75% respondents strongly disagreed which is the highest respondent percentage, 23.89% respondents disagreed, 9.73% respondents were neutral, 98.85% respondents

agreed, 1.77% respondents strongly agreed. Respondent's opinion is cohabitation can lead to marriage, 12.39% respondents strongly disagreed, 15.93% respondents disagreed, 36.28% respondents were neutral which constitute the highest, 20.35% respondents agreed, 15.04% respondents strongly agreed. 15.93% respondent strongly disagreed that cohabitation contribute to reduction in divorce rate, 39.82% respondents disagreed, 33.63% respondent neutral, 7.96% respondents agreed, 2.65% respondents strongly agreed. As for respondents opinion if social media e.g. movies, cartoons, and music influence opinion about cohabitation. 35.71% respondents strongly disagreed which constitute the highest. 29.46% respondents disagreed, 16.96% respondents were neutral 16.96% respondents agreed, 0.89% respondents strongly agreed. 21.43% respondents strongly disagreed staying together will affect academic performance, 26.79% respondents disagreed, 27.68% respondents were neutral, 14.29% respondents, and strongly agreed 9.82% strongly agreed that cohabitation can influence academic performance.

**TABLE 4.1: Distribution of Respondents by Socio-demographic and other selected**

**Characteristics**

VARIABLES	FREQUENCY	PERCENT%
<b>LEVEL</b>		
100L	55	27.50
200L	60	30.50
300L	43	21.50
400L	29	14.50
500L	12	6.00
<b>AGE</b>		
16-20	38	19.00
21-24	92	46.00
25-30	61	30.78
30+	9	4.50
<b>FATHERS LEVEL OF EDUCATION</b>		
No formal education	16	13.13
Primary	26	18.19
Post-secondary	36	60.61
Tertiary	120	8.08
<b>MOTHERS LEVEL OF EDUCATION</b>		
No formal education	17	8.08
Primary	16	28.28
Post-secondary	56	55.05
Tertiary	109	8.59
<b>RELIGION</b>		
Christain	86	80.37
Islam	20	18.69
Traditionalist	1	0.93
<b>Ethnicity</b>		
Igbo	43	21.12
Yoruba	11	6.56
Hausa	127	64.14
Others	17	8.59
<b>Monthly allowance</b>		
1,000-4,000	29	14.89
5,000-8,000	90	46.15
9,000-12,000	46	23.59
13,000-16,000	72	11.28
17,000-20,000	8	4.10
<b>Family type</b>		
Monogamy	169	80.50
Polygamy	31	19.50
<b>Place of residence</b>		
Urban	142	72.82
Rural	53	27.18
<b>Do you have a boyfriend?</b>		
Yes	162	83.08
No	33	16.92

<b>How many?</b>		
1	128	78.05
2	25	15.24
3+	11	6.71
<b>Do you live together?</b>		
Yes	113	68.09
No	51	31.10
<b>Major reason for staying together?</b>		
Academic reason	12	10.34
Financial reason	25	21.55
Accommodation problem	42	36.21
As a test before marriage	8	6.90
love and intimacy	21	18.10
Others	8	6.90
<b>Are you happy living with your boyfriend?</b>		
Very happy	48	41.74
Just happy	40	34.78
Not too happy	27	23.48
<b>Do you think is appropriate to cohabit?</b>		
Yes	63	55.26
No	51	44.76
<b>Do religion influence reason for cohabitation?</b>		
Strongly disagree	63	55.75
Disagree	27	23.89
Neutral	11	9.73
Agree	10	8.85
Strongly agree	2	1.77
<b>Do you think living together can lead to marriage?</b>		
Strongly disagree	14	12.39
Disagree	18	15.93
Neutral	41	36.28
Agree	23	20.35
Strongly agree	17	15.04
<b>Do cohabitation contribute to divorce rate?</b>		
Strongly disagree	18	15.93
Disagree	45	39.82
Neutral	38	33.63
Agree	9	7.96
Strongly agree	3	2.65
<b>Do media influence opinion about cohabitation?</b>		
Strongly disagree	40	35.71
Disagree	33	29.46
Neutral	19	16.96
Agree	19	16.96
Strongly agree	1	0.89
<b>Do cohabitation affect academic performance?</b>		
Strongly disagree	24	21.43
Disagree	30	26.79
Neutral	31	27.68
Agree	16	14.29
Strongly agree	11	9.82

Sources: Nwokejeme, 2017.

#### 4.2: DISTRIBUTION OF RESPONDENTS BY THEIR SOCIO-DEMOGRAPHIC CHARACTERISTICS BY KNOWLEDGE OF COHABITATION.

The Table 4.2 revealed female undergraduates who are cohabiting by their level. From the table 2001 female students has the highest rate of cohabitation (37.38%) followed by the 3001 students (20.56%) 1001 has (17.76%) and 4001 has the rate of (15.89%), 5001 female students has the lowest rate of cohabitation (8.82%). There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 0.5145$  Pr = 0.972)

Respondent between the age group 21-24(47.66%) has the highest rate of cohabitation, followed respondents between the age group of 25-30 (34.58%), followed female age group 16-20(13.08%) and the lowest rate is among female age 30 (10.00%). There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 4.9590$  Pr = 0.175)

(82.35%) of Christians cohabit, followed by the Islam with the rate of (16.67%), the lowest rate are the traditionalist with the rate of (0.98%). ( $\chi^2 = 5.9011$  Pr = 0.05). There is a significant relationship between respondents cohabiting and those not cohabiting

Yoruba has the highest rate of cohabitation (63.73%), followed by the Igbo (23.53%) others has the rate of (6.86%), Hausa has the lowest rate of cohabitations. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 3.7392$  Pr = 0.291).

Respondents with the monthly allowance of 5,000-8000 has the highest rate of cohabitation (48.04%), followed by the respondent with monthly allowance of 9,000-12,000 (22.55%), followed by the respondents with the monthly allowance of 1,000-4000 (14.71%), followed by respondents with monthly allowance of 13,000-16,000(8.82%), respondent with the monthly

allowance Of 17,000-20,000 has the lowest rate of cohabitations (5.88%). There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 1.8206$  Pr = 0.769).

75.49% of respondents in urban area cohabit which is the highest, and 24% in rural area cohabit which is the lowest. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 0.0527$  Pr = 0.818).

(99.02%) Of respondents who has a boyfriend cohabit which is the highest and 15.69% don't have a boyfriend. 80.39% respondents has one boyfriend, 15.69% has two and 3.92% has above three boyfriends. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 3.4213$  Pr = 0.181).

36.27% cohabit due to accommodation problem, which is the highest. 20.59% cohabit due to financial reason, follow by Academic reason which constitute 10.72%, follow by as a test before marriage (6.86%). Other reasons why they cohabit constitute 6.86%. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 1.6517$  Pr = 0.895).

44.12% of the respondents are very happy to cohabit which has the highest rate, 34.31% are not happy and why 21.57% respondent are not too happy for cohabiting. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 1.9823$  Pr = 0.371).

Among the female respondents that cohabit, 56.86% think is appropriate to cohabit has the rate of which has the highest respondents, 43.14% said is bad to cohabit. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 1.0471$  Pr = 0.306).

56.86% of respondents that cohabit strongly disagreed that religion influence the rate of cohabitation which is the highest respondents, followed by 22.55% respondents which disagreed.

8.82% were neutral, 9.80% agreed, 1.9% strongly agreed. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 1.6589$  Pr = 0.798).

Respondents with the rate of 33.33% were neutral that cohabitation can lead to marriage which is the highest, 20.59% agreed that cohabitation can lead to marriage, 16.67% respondents disagreed, 15.69% strongly agreed, 13.73% strongly disagreed which is the lowest percentage of the respondents. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 2.5564$ , Pr = 0.635).

Among the respondents that cohabit 41.18% disagreed that cohabitation can lead to divorce which has the highest rate, 32% were neutral, 16.67% strongly disagreed, 6.86% agreed, and 2.94% strongly agreed. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 2.1364$ , Pr = 0.711).

35.29% of respondents that cohabit, strongly disagreed that media influence the reason for cohabitation, 29.41% disagreed, 17.65% were neutral, 16.67% agreed and 0.98% respondents strongly disagreed. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 2.7416$ , Pr = 0.602).

30.39% of respondents that cohabit were neutral that cohabitation can affect academic performance which is the highest, 24.52% agreed, 23.53% strongly agreed, 12.75% disagreed and 8.82% strongly disagreed that cohabitation will affect academic performance. There is no significant relationship between respondents cohabiting and those not cohabiting ( $\chi^2 = 7.9571$  Pr = 0.093).

**TABLE 4.2: Distribution of Respondents According to Socio-demographic and Other Selected Characteristics by Cohabitation Status**

COHABITATION STATUS			
VARIABLES	YES	NO	
<b>LEVEL</b>			
100L	19 (17.76)	12 (0.00)	$X^2=0.5145$ Pr = 0.972
200L	40 (37.38)	2 (40.00)	
300L	22 (20.56)	1 (20.00)	
400L	17 (15.89)	1 (20.00)	
500L	9 (8.41)	0 (0.00)	
<b>AGE</b>	<b>YES</b>	<b>NO</b>	
16-20	14 (13.08)	0 (0.00)	$X^2=4.9590$ Pr = 0.175
21-24	51 (47.66)	0 (100.00)	
25-29	37 (34.58)	0 (0.00)	
30+	5 (4.90)	0 (0.00)	
<b>Fathers level of education.</b>	<b>YES</b>	<b>NO</b>	
No formal education	9 (8.41)	0 (0.00)	$X^2= 2.7591$ Pr = 0.430
Primary	14 (13.08)	0 (0.00)	
Post-secondary	18 (16.82)	2 (40.00)	
Tertiary	66 (61.68)	3 (60.00)	
<b>Mothers level of education</b>	<b>YES</b>	<b>NO</b>	
No formal education	9 (8.41)	0 (0.00)	$X^2= 1.1155$ Pr = 0.773
Primary	8 (7.48)	0 (0.00)	
Post-secondary	30(28.04)	20(40.00)	
Tertiary	60(56.07)	3 (60.00)	
<b>RELIGION</b>	<b>YES</b>	<b>NO</b>	
Christian	84 (82.35)	2 (40.00)	$X^2 = 5.9011$ Pr = 0.05
Islam	17 (16.67)	3 (60.00)	
Traditionalist	1 (0.98)	0 (0.00)	
<b>ETHNICITY</b>	<b>YES</b>	<b>NO</b>	
Igbo	24 (23.53)	0 (0.00)	$X^2= 3.7392$ Pr = 0.291
Hausa	6 (5.88)	1 (20.00)	
Yoruba	65 (63.73)	3 (60.00)	
Others	7 (6.86)	1 (20.00)	
<b>MONTHLY ALLOWANCE</b>	<b>YES</b>	<b>NO</b>	
1,000-4,000	15 (14.71)	0 (0.00)	$X^2 = 1.8206$ Pr = 0.769
5,000-8,000	49 (48.04)	3 (60.00)	
9,000-12,000	23 (22.55)	1 (20.00)	
13,000-16,000	9 (8.82)	1 (20.00)	
17,000-20,000	6 (5.88)	0 (0.00)	
<b>FAMILY TYPE</b>			
Monogamy	91 (79.13)	70 (82.35)	$X^2= 0.3233$ Pr = 0.570
Polygamy	24 (20.87)	15 (17.65)	
<b>PLACE OF RESIDENCE</b>	<b>YES</b>	<b>NO</b>	
Urban	77 (75.49)	4 (80.00)	$X^2= 0.0527$ Pr = 0.818
Rural	25 (24.51)	1 (20.00)	
<b>DO YOU HAVE A BOYFRIEND?</b>	<b>YES</b>	<b>NO</b>	
Yes	101 (99.02)	5 (100.00)	$X^2=3.4213$ Pr = 0.181
No	1 (0.98)	0 (0.00)	



<b>HOW MANY?</b>	<b>YES</b>	<b>NO</b>	
1	82 (80.39)	4 (80.00)	$X^2 = 3.4213$ Pr = 0.181
2	16 (15.69)	0 (0.00)	
3+	4 (3.92)	1 (20.00)	
<b>Major reason for staying together?</b>	<b>YES</b>	<b>NO</b>	
Academic reason	10 (9.80)	1 (20.00)	$X^2 = 2.9247$ Pr = 0.712
Financial reason	21 (20.59)	1 (20.00)	
Accommodation problem	37 (36.27)	2 (40.00)	
As a test before marriage	7 (8.86)	1 (20.00)	
love and intimacy	20 (4.90)	0 (0.00)	
Others	7 (6.86)	0 (0.00)	
<b>Are you happy staying with your boyfriend?</b>	<b>YES</b>	<b>NO</b>	
VERY HAPPY	45 (44.12)	2 (40.00)	$X^2 = 1.9823$ Pr = 0.371
JUST HAPPY	35 (34.31)	3 (60.00)	
NOT TOO HAPPY	22 (21.57)	0 (0.00)	
<b>Do you think is appropriate for student to cohabit?</b>	<b>YES</b>	<b>NO</b>	
Yes	58 (56.86)	4 (80.00)	$X^2 = 1.0471$ Pr = 0.181
No	44 (43.14)	1 (20.00)	
<b>Do you think religion is influencing cohabitation?</b>	<b>YES</b>	<b>NO</b>	
Strongly disagree	58 (56.86)	3 (60.00)	$X^2 = 1.6589$ Pr = 0.798
Disagree	23 (22.55)	2 (40.00)	
Neutral	9 (8.82)	0 (0.00)	
Agree	10 (9.80)	0 (0.00)	
Strongly agree	2 (1.96)	0 (0.00)	
<b>Do you think cohabitation can lead to marriage?</b>	<b>YES</b>	<b>NO</b>	
Strongly disagree	14 (13.73)	0 (0.00)	$X^2 = 2.5564$ Pr = 0.635
Disagree	17 (16.67)	0 (0.00)	
Neutral	34 (33.33)	3 (60.00)	
Agree	21 (20.59)	1 (20.00)	
Strongly agree	16 (15.69)	1 (20.00)	
<b>Do you agree that cohabitation contribute to divorce rate?</b>	<b>YES</b>	<b>NO</b>	
Strongly disagree	17 (16.67)	1 (20.00)	$X^2 = 2.1364$ Pr = 0.711
Disagree	42 (41.18)	1 (20.00)	
Neutral	33 (32.35)	3 (60.00)	
Agree	7 (6.86)	0 (0.00)	
Strongly agree	3 (2.94)	0 (0.00)	
<b>Do you agree that media influence opinion of cohabitation?</b>	<b>YES</b>	<b>NO</b>	
Strongly disagree	36 (35.29)	3 (60.00)	$X^2 = 2.7416$ Pr = 0.602
Disagree	30 (29.41)	2 (40.00)	
Neutral	18 (17.65)	0 (0.00)	
Agree	17 (16.67)	0 (0.00)	
Strongly agree	1 (0.98)	0 (0.00)	
<b>Do you think cohabitation affect academic performance?</b>	<b>YES</b>	<b>NO</b>	
Strongly disagree	24 (23.53)	0 (0.00)	$X^2 = 7.9571$ Pr = 0.093
Disagree	25 (24.51)	3 (60.00)	
Neutral	31 (30.39)	0 (0.00)	
Agree	13 (12.75)	2 (40.00)	
Strongly agree	9 (8.82)	0 (0.00)	

Sources: Nwokejeme, 2017

**TABLE 4.3: Estimate of Odd Ratios Predicting Cohabitation Status Among Respondents.**

Cohabit1	Odds Ratio	P>z	[95% Conf.	Interval]
<b>Reasons for cohabitation</b>				
Academic reason	1.0(RC)			
Financial problem	2.14	0.689	.051	89.66
Accommodation problem	3.94		0.403	.157 98.59
As a test before marriage	0.23		0.389	.01 6.47
<b>Age</b>				
16-20	1.0(RC)			
20-24	0.230.407	.007	7.26	
25-29	11.130.262		.165	748.49
30+	5.51	0.692	.001	26083.89
<b>Religion</b>				
Christian	1.0(RC)			
Islamic	0.28	0.282	.029	2.79
Traditional	0.48	0.905	3.98	59971.52
<b>Ethnic group</b>				
Igbo	1.0(RC)			
Hausa	0.02	0.182	.00	6.19
Yoruba	0.280.482		.00	9.53
Others	0.040.217		.00	6.16
<b>Level</b>				
100L	1.0(RC)			
200L	1.410.822		.07	28.12
300L	3.750.467		.10	132.62
400L	0.06	0.192	.00	3.98
500L	1.04	0.990	.00	765.37
<b>Father's level of education</b>				
No formal education	1.0(RC)			
Primary	1.28		0.927	.00 282.98
Secondary	0.96	0.989	.00	97.88
Tertiary	0.790.938		.00	245.97
<b>Mother's level of education</b>				
No formal education	1.0(RC)			
Primary	0.45	0.807	.00	279.04
Secondary	1.23	0.949	.00	682.60
Tertiary	4.31	0.708	.00	9083.89
<b>Place of residence</b>				
Urban	1.0(RC)			
Rural	3.74		0.385	.19 73.43
<b>Family type</b>				
Monogamy	1.0(RC)			
Polygamy	1.68	0.752	.06	743.75

**Sources: Nwokejeme, 2017.**

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 5.1 SUMMARY

This research work deals with the determinants of cohabitation among female undergraduates (a case study of public universities in Ekiti). The basic summary of the findings reveals that cohabitation is widespread among female undergraduate, because most students cohabit as a result of accommodation problem, love and intimacy, as a test before marriage, financial problems and so on. This was confirmed by significant proportion of the respondents. Also from this study, it was discovered that cohabitation has some advantages but it is lower when compared to the level of disadvantages of cohabitation and the challenges been faced by cohabiting couples. And most of them don't actually cohabit as a result of that. A high number of the respondents that there are several disadvantages or challenges of cohabitation such as sexual and physical abuse, abortion, etc. They also ascertained that cohabitation might have a negative effect on the academics of an undergraduate as such an undergraduate may be distracted and lose focus.

#### 5.2 CONCLUSION

Cohabitation among the undergraduates of public universities in Ekiti State is quite common and caused mainly by accommodation problem, the students see cohabitation as normal way of life and their fundamental human right to choose the life they want which has nothing to do with their friends business in school. The high awareness of cohabitation among the students imply that cohabitation is general acceptance of this living style in school. However the students were not counseled to handle the socio-economic and physiological consequence of cohabitation.

From the study it was observed that most of the cohabiting students' parents don't know that their daughters are living in a sexual relationship in school and some female parents knew that they are cohabiting but they don't see it as a bad idea. Therefore the decision of cohabiting with someone your parents never approved can cause a great problem to the students when things go wrong.

Moreover, the school security might not be able to control the conducts of students living off campus where most of the cohabitation usually take place. Though, the rational theorists believe that cohabiting students have made a sound judgment by considering the benefits of cohabitation before going into it, such calculations may be based on immediate gains against future life and relationships. So cohabitation could expose the students to abuses and other socially risky attitudes and conducts that may jeopardize their future happiness and fulfillment.

The main cause of cohabitation among undergraduate students in public universities in Ekiti-state, Nigeria has been observed that there is no enough hostels by the university for female student. Cohabitation can affect the life and attitude of the students positively or negatively depending experiences of the students. It exposes students to pre-marital sex and other consequences such as unplanned pregnancies, unsafe abortion and high chances of contacting sexually transmitted diseases. The trauma the students faced at this part could affect their future relationships and view and believe of opposite sex.

On the other hand, when female students who cohabit have good experiences it fosters tolerance, and encourages them to know each other better for a permanent future relationship through marriage. It helps the partners to see and experience their partners where they are dating for they actually are and make informed decision about their continued stay in the relationship. Another good reason here is the age at which the students engage in cohabitation will increase. It

was observed that some of the students were in their late teens early 20s and were not ready for marriage. They just see cohabitation as fun and opportunity to explore their new found independence and liberty in the university.

### **5.3 Recommendations**

The following recommendations are made to reduce the negative consequences of cohabitation among the undergraduate students of Ekiti state university and Federal University Oye-Ekiti.

1. The school authority should provide adequate and conducive hostels for female students to stay.
2. Accommodation should be made affordable to students on campus so that indigent students could not be made vulnerable for all kinds of exploitation including cohabitation.
3. The University authority must find a way of regulating and monitoring the conducts of the students who live off campus with the help of the community leaders within the neighborhoods where students live.
4. Students should be adequately enlightened during orientations about the danger of cohabitation.
5. Parents should be encouraged to visit their children and find where and whom they live with while in school.
6. Students should be encouraged to meet social councilors whenever they are in danger or being abused by their cohabiters quick to save their lives and enhance their academic performances

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