

Impact of Premarital Cohabitation on Marital Stability as Expressed by Married Adults in Ilorin, Nigeria

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Abstract - There is an increase in the rate of cohabitation among the youth especially tertiary institution students. Youth engages in cohabitation without necessarily thinking about the consequences. Studies especially in Nigeria presume that cohabitation will impact marital stability yet the impact of cohabitation to the best of the researchers knowledge are yet to be empirically investigated. Thus, this paper focused on examining the influence that premarital cohabitation has on subsequent marital stability as expressed by literate married adults in Ilorin Metropolis. A total number of 300 literate married adults participated in the study. Hence, 300 copies of the questionnaire forms were administered to randomly selected respondents across the metropolis. The data collected were subjected to descriptive and inferential statistics of percentages, mean score, t-test and Analysis of Variance. The findings revealed negative impact of premarital cohabitation on stability of marriage. Variables such as age, gender and educational qualification were also found to affect respondents' views on how premarital union impact stability of marriage. It is therefore recommended that counsellors should enlighten the youth regarding the negative impact that cohabitation preceding marriage has on stability of subsequent marriage.

Keywords: Impact, literate married adults, marital stability, premarital cohabitation

INTRODUCTION

Cohabitation is described as the situation in which two persons of opposite sex, without being conventionally or formally wedded, reside mutually and enjoy all or some of the values of marital relationship [1]. Premarital cohabitation is therefore the allocation of the legitimate and communal entitlements of consortium typically intended for the married people. Cohabitation has ascend rapidly in the United States, expanding from half a million partners in 1970 to nearly 5million in 2000 [2] and in the year 2010, over 7,000,000 partners cohabit, meaning that larger per cent of marriages (over 60%) are now heralded through cohabitation [3]. It has been discovered that amongst the youths in their twenties and thirties, in America, more than one-half have been involved in cohabitation, which implies that cohabitation is currently more or less a standardised phase in the family life sequence [4], [5], [6].

Premarital cohabitation has been described by Ogunola [7] as circumstances in which unwedded persons reside mutually like couple to examine whether they can harmoniously relate before the real wedding. Various features of marriage are hereby apparent amidst partners living together illegally. These involve: residing in the same apartment, attending to some marital responsibilities, involving in affectionate sexual relations, sharing of financial possessions and in some cases procreating children. The surge in sexual relationship among youth prior to marriage in Africa has been attributed to sudden changes regarding sexual relations that come along with Western civilisation [8]. The National HIV/AIDS and Reproductive Health Survey of 2003 similarly observed premarital cohabitation as one of the factors promoting the illicit sexual behaviours of the respondents that participated in their study in Nigeria. Axxin and Barber [9] were of the opinion that the duration of premarital cohabitation determines the

relationship between such union and marital instability. The researchers maintained that cohabiting partners who had spent extensive period living together were associated with decline interest in wedding and children, it was also found that cohabiting partners that experienced break in relationship expressed increase approval of marital dissolution.

It was further argued that the occurrence of cohabitation itself is responsible for subsequent marital instability by altering partners' principles and threatening their openness for renouncing a relationship. Schoen and Weinick [10] posited that the link that binds premarital cohabitation to subsequent relationship instability is the fact that individuals that engaged in cohabitation seems to be more autonomous than co-dependent, thereby making such individuals to be less traditional and reduce their obligations to sustaining a lasting exciting relationship. The growth in premarital cohabitation is quite reported especially in developed countries, it has been confirmed that more than sixty per cent of newly wedded partners have engaged in premarital cohabitation before their first marriage [11]. Youths affirmed that cohabitation allows them to test their relationship [12], [13], [14] which should help determine if they are compatible before getting married; however many researchers have found a positive association between cohabitation and marital dissolution [6], [15], [16]. Majority of the studies reporting positive cohabitation effects on marital instability rests on data collected from women over a decade ago. Recent research suggests that as cohabitation becomes more common, the effect of cohabitation on marital instability may weaken for more recent marriage cohorts [17], [18]. This study therefore investigated the impact that cohabitation has on marital stability as expressed by literate married adults in Ilorin, Nigeria.

OBJECTIVES OF THE STUDY

The study aimed to find out the view of literate adults on the impact that premarital cohabitation has on marital stability; and to examine if the expression of literate married adults on the impact of premarital cohabitation on marital stability will differ significantly based on gender, age and educational qualification.

In achieving the stated objectives, the following hypotheses were tested.

Ho1: *There is no significant gender difference in the expression of literate married adults in Ilorin*

on the impact of premarital cohabitation on stability of marriage

Ho2: *There is no significant age difference on the expression of literate married people in Ilorin on the impact of premarital cohabitation on stability of marriage.*

Ho3: *There is no significant difference in the expression of literate married people in Ilorin metropolis on the impact of premarital cohabitation on marital stability based on educational qualification.*

REVIEW OF LITERATURE

Conceptual Issues on Premarital Cohabitation and Marital Stability: Reinhold [18] described premarital cohabitation as the act of dwelling together under the same apartment and involving in sexual intimacy. Premarital cohabitation is defined as a situation where two individuals who are not legally married reside in the same living quarter for an extended duration of period [19]. It is a situation in which two people usually a male and a female (at least in contemporary Nigerian setting) who are not legally or customarily bind live together and enjoy benefits primarily meant for married couples. The meaning associated with cohabitation in a society is determined by its prevalence and is relative to period. For instance, Kiernan [20] recognises four phases of cohabitation transmission/flow and the consistent meaning related to them. At phase one, cohabitation is uncommon and either an odd or an eccentric behaviour, executed by small, selected clusters. At phase two, there is upsurge in the quantity of cohabiting partners and it stretched to more communal heterogeneous group. Cohabitation is considered here as a trial period which heralds marriage. At phase three, a normalising conception of cohabitation as a satisfactory substitute to marriage extend. Cohabitation in this stage is seen as making a choice or as an alternative to marriage, in which prejudice may occur between the two systems of bond from legitimate, religious or customary perspectives. In the final phase, cohabitation and marriage become undifferentiated. Popenoe [21] described it as a depleted dedication, highly independent mode of relating. It is assumed that premarital cohabitation would enhance marital stability and decrease rate of divorce.

Marital stability can be described as a state whereas spouses experience comparative harmony and affection brought about by their acceptance of one

another as well as being compassionate to each other devoid of any intent of destroying their marriage [22]. Segrin [23] stated that marital stability denotes if a marriage remains integral or is dissolved. Adesanya [22] identified factors for marital stability to include accepting and understanding one another, expanding common interest, views and values, ability to deal with conflict, respecting and loving each other, enjoying sexual relationship as well as maintaining togetherness and intimacy outside bedroom. Other factors the researcher enumerated include: turning fight into opportunity for honest understanding, maintaining trust, honesty, patience, flexibility, adjustment, forgiveness and commitment to sexuality. Results of studies on impact of premarital cohabitation on marital stability have been inconclusive. Some researchers posited that premarital cohabitation might have erratic influence on marital stability across the sequence of a marriage. Bennet et al. [24] established that the threat of matrimonial, termination for cohabiters occurred more than it happened for non – cohabiters until the first eight years of marriage. Teachman and Polonko [25] revealed that premarital cohabitation posed little consequence prior the first ten years of marriage, subsequently; cohabiters stand the risk of experiencing marital dissolution than non-cohabiters. Le Bourdais et al. [26] pointed out that matrimonial dissolution values of premarital cohabiters are turning out to be like those of couples who did not cohabit prior to marriage. In a study conducted by Heaton [27] on issues promoting matrimonial stability in the United States, it was found that rising involvement in premarital sex, birth out of wedlock, cohabitation and ethnic and religious diversity negate marital stability. Conversely, he found that increasing age at marriage and to a lesser extent, improved education is associated with rising marital stability. However, it has been argued that such study failed to disregard the 27 percent termination rate of cohabitation featuring in the first three years. The studies also limited the inquiry to cohabitation heralded by engagement; the subsection of the cohabitation that breaks up before consummation of marriage were excluded [28].

THEORETICAL FRAMEWORK

Various studies have adopted diverse models that are germane in any discourse regarding cohabitation and marriage even though they considered it from distinct angles depending on the background of their inquiries. In spite of the presence of huge numbers of

theories linking cohabitation and the tradition of marriage, a general agreement has been attained in the literature that classified cohabitation models into two core areas, one area viewing cohabitation from positive side, while the other area identified the negative part that cohabitation plays.

Thornton [29] explored the influence of education on union formation by considering cohabitation and marriage and by devising a hypothetical structure that recognised manners in which the numerous levels of education impact both cohabitation and marriage. Their hypothetical structure relates education and union development via the inconsistency of scholastic and matrimonial and cohabiting roles, the per chance cost of shortening education, and the accretion of expertise, knowledge and credentials through college attendance. The researchers equate this model to making postulations regarding the impact of school enrolment as well as educational achievement on marriage and cohabitation, the notions were appraised objectively. The result revealed that college attendance reduces the pace of union creation, with superior positive impact on marriage than cohabitation—a proto type, proposing that individual with little education is more likely to substitute cohabitation for marriage while those with higher educational qualification are inclined to wed than cohabit. However, in Nigeria, students in tertiary institutions of learning engaged in cohabitation, a situation that is expected to have negative effect on later marital union.

Diekmann et al. [30] asserted that premarital cohabitation can be depicted more specifically using the argument from family economics perspective. In this postulation, family economists believed that dependable facts on a partner can only be secured for apparent features such as schooling and appearance and that lack of such information and the “incongruities” inherent from it are the main reason for divorce. In the researchers view, premarital cohabitation thus offers the proposing partners with the essential data that should terminate the conjugal relationship between cohabiting partners before marriage.

In this postulation, the most common assumptions sustaining cohabitation before marriage is that the former affords the proposing partners the chance to examine if they are really suitable prior to securing the marital cord to lessen the likelihood of impending separation. Diekmann et al. [30] opined that probationary marriage assumption is extensively

acknowledged to uphold that premarital cohabitation lowers the threat of breakup as partners can try out their compatibility. Arguing from family economy speculation foundation, Budinski et al. [31] asserted that economic experts are engrossed in cohabitation and marriage as they emphasise that the basis upon which individuals engage and depart devoted bonds has huge welfare insinuations both on the individual and societal level. In line with this, Budinski et al. [31] contended that as cohabiters have a more specific appraisal of their partners' features, there should be less hocking surprises during marriage. When expectations are based on this theoretical line of reasoning, it is considered that premarital cohabitation should advance to a more durable marriage [7].

Brien et al. [32] hypothesised the search replica of marriage and cohabitation. In the postulation, partners ascertain their shared compatibility during cohabitation; nevertheless their future unions are less secure due to self-selection on spousal quality into premarital cohabitation. According to these researchers cohabitation ought to assist partners to discover their corresponding quality and lessen their divorce rates. However, the reverse is the case as their imminent marriages are less stable to self-selection. The model advance reason for self-selection when it was observed that degree of compatible quality of couples who convert their cohabitation into a marriage is inferior compared to couples who marry devoid of previous cohabitation. Evidence established by studies in the United States and other industrialised countries which indicated that marriages heralded by cohabitation are less likely to be secured has been attributed to self-selection of partners with high-risk of marital dissolution [18]. Brien et al. [32] resolved that the relationship between premarital cohabitation and marital stability has declined as time passed and there no longer appears to be a connection for the more current birth and marriage companions.

Reinhold [18] further stated that rise in premarital cohabitation has expanded the scope of selection beyond certain category of individuals with immense risk of marital disintegration and he opined that his findings could be justified by the process of self-selection. He discovered that premarital cohabitation possess more danger to females with higher educational qualification than women with little educational accomplishment. Justifying his findings, he maintained that premarital cohabitation was comparably rare for successfully learned women in earlier years; this implied that this limited number of

well – educated cohabiting women was assumed choosier of divorce susceptible individuals though he stated this with cautions. In his view, Reinhold [18] concluded that Brien et al. [32] theoretical search model which emphasised that the postulation regarding decrease in the benefits of marriage propel both the growing rate of premarital cohabitation and an increment in the average union quality of cohabiters, he was of the opinion that this should lead to reduction in the amount of divorce. Thus, the researcher drawn an inference on the basis of this postulation that expansion in the rate of cohabitation practice as well as in the process which makes it less choosy of companion with high dissolution risk hence premarital cohabitation should foster marital cohesion at least in current marriages heralded by cohabitation. Commitment theory is an extension of selection theory with its main theme of inertia. This model argues that the moment cohabiting partners begin to dwell together; they hasten-up on a rapid path to marriage not paying attention to high fundamental commitment levels [16]. It stressed that what an individual involved in cohabitation is exposed to is attached to a decreasing commitment to marital relationship [9], [15], [16]. Leifbroer et al. [33] postulated the diffusion approach which stated that growth in cohabitation rate has dwindling effect on marital instability. The researchers noted that in European countries where cohabitation is infrequent, there was an undesirable consequence of cohabitation on marital stability [33]. In studies conducted in Australia, premarital cohabitation seemed to decrease the possibility of marital breakup among current union [34], [17]. It was also reported that studies that examined cohabiters commitment to marriage discovered that those who were betrothed before cohabiting as well as those who ensured fixed proposals to wed their companion when they commenced cohabiting live through the same level of union quality and concern parallel to those of married respondents who had not engage in cohabitation [4], [35], [36], [37]. Cohabiting companions short of marriage proposals experienced lower union quality and higher marital concerns [35], [36].

Empirical Review

Cohabitation is a common experience worldwide, it was reported to be an incident common among the less refined and individuals with low socio-economic level at its emergence in the United States, however, it has outspread to the American Middle class [18]. Past

research reports [38], [39], [25] established that marriages heralded by premarital cohabitation are less secured in the United States as well as in Western Europe [40]. The researchers reported contradictory ideas as against the postulation that forecast the idea that premarital cohabitation aid partners to appraise their corresponding quality thereby leading to more secured marriages. This conjecture was however, refute by empirical studies earlier cited.

Giving reason for the contradictory perceptive results, Lillard et al. [41] claimed that self – selection is accountable for such discovery. The perceived link between cohabitation and union disintegration is due to the fundamental influence of cohabitation and the self-selection of women with inferior potential for marital accomplishment into premarital cohabitation. Teachman et al. [42] realised that premarital cohabitation in the subsequent marital union does not elevate the danger of union dissolution. Reinhold [18] observed that cohabiters have unperceived features that predispose to less stable unions. He reported that the coefficient on premarital cohabitation decrease below 1 and is precisely significant when confining the impact of cohabitation to be the similar through all unions, signifying that cohabitation protect marriages. Conversely, he reported that premarital cohabitation has no influence on union stability in first marriage [18].

Due to the time spent in cohabiting relationship prior to marriage, cohabiters are matured at initial marriage [18]. This ought to predict marital stability since young age has been verified to predict marital disintegration [43]. This presumed to help out the cohabiters to sustain and live through secure union. Contrarily, Reinhold [18] discovered broad age disparity between partners for cohabiters and non – cohabiters, thus a probable threat for union disintegration. The study also found variables such as literacy level, ethnicity, doctrine, fertility index, family background, settlement condition and age at marriage were found to be predictors of marital success.

METHODS

The research design adopted for this study is a descriptive survey method. A descriptive survey is a systematic description of an event in a very factual and accurate manner [44]. The method enabled the researchers to investigate the influence of premarital cohabitation on union stability as expressed by literate married people in Ilorin metropolis, Kwara state.

Purposive sampling technique was used to select two tertiary institutions, and 2 ministries within Ilorin Metropolis. A total of three hundred respondents who are married and educated were purposively sampled. The instrument employed for data collection was a questionnaire titled “Impact of Premarital Cohabitation on Marital Stability Questionnaire (IPCMSQ). The instrument has two sections (A and B): Section A contains personal information while B contains 20 items on the impact of premarital cohabitation on marital stability. Validity and reliability of the instrument were established with reliability coefficient of 0.68. Section B has Likert – type format response scale of Strongly Agree, Agree, Disagree and Strongly Disagree which has scores ranging from 4 to 1 for negatively worded items respectively. However positively worded items such as items 3, 7 and 10 were scored reversely. Highest possible score a respondent can obtained is 80 while the least is 20 range is 60 with mid score of 30, 50 is the cut – off point. Score from 50 and below shows that respondents viewed premarital cohabitation to have positive impact on marital stability while score from 51 and above indicate that respondents viewed premarital cohabitation as having negative impact on marital stability. Frequency counts, percentages, t – test and Analysis of Variance (ANOVA) statistical methods were used to analyse the data. All hypotheses were tested and 0.05 alpha level.

The respondents were allowed to ask questions to clarify the questionnaire items from the researchers. No time was set for the completion of the questionnaire forms and no confidential items like names, addresses of respondents were asked. Respondents responded to all items in the questionnaire forms with utmost honesty. They were assured of the confidentiality with which the information obtained was treated.

RESULTS

Table 1: Distribution of Respondents based on Gender, Age and Educational level

	Variables	f	%
<i>Gender</i>	Male	111	37.0
	Female	189	63.0
<i>Age</i>	Below 30 years	195	65.0
	31 – 40 years	75	25.0
	41 – 50 years	30	10.0
<i>Educational level</i>	Secondary	30	10.0
	First Degree	186	62.0
	Post graduate Degree	84	28.0

The table shows the distribution of respondents based on gender, age and educational level.

Table 2. Percentage distribution of respondents based on the impact of premarital cohabitation on marital stability

Score	Cohabitation Impact	f	%
Below 50	Positive	49	16.3
51 – 80	Negative	251	83.7

The result on Table 2 indicates that 49 respondents agreed that premarital cohabitation has positive impact on marital stability while 251 out of the 300 respondents agreed that premarital cohabitation impact marital stability negatively. This indicates that respondents who perceived premarital cohabitation to have negative impact on marital stability are more than respondents with positive perception.

Hypothesis 1: *There is no significant difference in the expression of the literate married people on the impact of premarital cohabitation on marital stability based on gender.*

Table3: The t-test on impact of premarital cohabitation on marital stability based on gender

Gender	N	X	SD	Cal t-value
Male	111	57.26	3.92	5.59*
Female	189	60.30	4.87	

*Significant, $P < 0.05$; $df = 298$; Critical t -value = 1.96

The result in Table 3 reveals that hypothesis one was rejected since the calculated t -value (5.59) is greater than the critical t -value (1.96), thus male and female literate married adults differ significantly in their expression on the impact of premarital cohabitation on marital stability. Female respondents indicate more negative impact of premarital cohabitation on marital stability since the mean score of the female (60.30) is greater than the mean score of the male (57.26).

Hypothesis 2: *There is no significant difference in the expression of literate married adults on the impact of premarital cohabitation on marital stability based on age.*

The result in Table 4 shows that the hypothesis was rejected because the calculated F -ratio of 9.57 is greater than the critical F -ratio of 3.00 hence there is significant difference in the expression of literate

married adults on the impact of premarital cohabitation on union stability based on age.

Table 4: ANOVA on impact of premarital cohabitation on marital stability based on age

Age	Sum of squares	df	Mean square	Cal. F – ratio	Sig.
Between Groups	411.68	2	205.84		
Within Groups	6389.95	297	21.52	9.57*	.000
Total	6801.64	299			

*Significant $P < 0.05$; Crit. F – ratio = 3.00

Table 5: DMRT showing respondents’ view on impact of premarital cohabitation on marital stability based on age

Duncan Groupings	N	X	Group	Educational level
A	30	59.76	1	41 yrs- 50 yrs.
A	75	59.0	2	31 yrs- 40 yrs.
B	195	55.80	3	Below 30 yrs.

The Duncan Multiple Range Test reveals that respondents have divergent view on the impact of premarital cohabitation on marital stability on the basis of age. Respondents between 41 years and 50 years as well as those between ages of 31 – 40 yrs perceived premarital cohabitation to have negative impact on marital stability than those who are below 30 years

Hypothesis 3: *There is no significant difference in the expression of literate married adults on the impact of premarital cohabitation on marital stability based on educational level*

Table 6: ANOVA on impact of premarital cohabitation on marital stability based educational level

Educational level	Sum of Squares	df	Cal. F – ratio	Sig.
Between Groups	3592.69	2		
Within Groups	30119.49	297	17.71*	.000
Total	33712.19	299		

*Significant, $P < 0.05$; Critical F – ratio = 3.00

The result on Table 6 reveals that the calculated F -ratio of (17.71) is greater than the critical f - ratio (3.00) hence the hypothesis was rejected. Thus, there is significant difference in the perception of literate married adults on the impact of premarital

cohabitation on marital stability based on educational level.

Table 7: DMRT showing respondents' views on impact of premarital cohabitation on marital stability based on age

Duncan Groupings	N	X	Group	Educational level
A	30	62.36	1	Secondary
B	186	59.17	2	Graduate
B	84	58.06	3	Post-graduate

Result on Table 7 shows the Duncan Multiple Range Test in respect of difference in the view of respondents based on educational level. The significant difference is as a result of respondents with secondary school certificate with mean (62.36) compare to those with first degree (59.17) or postgraduate degree (58.06). Respondents with secondary school certificate believed that premarital cohabitation has more negative impact on marital stability.

DISCUSSION

This study revealed that respondents viewed premarital cohabitation to have negative impact on union stability. This finding is similar to earlier study by Rhoades et al. [36] who found that premarital cohabitation is linked with decreased marital gratification, loyalty, and assurance in addition to rise in unfavourable communication. Kenney et al. [45] also revealed that cohabiters spend limited moment together with male investing greater period on private recreation. Clarkberg et al. [46] also found there was greater violence and larger amount of separation. It has also been revealed that the percentage of cohabiting partners who ended up marrying declined from 3/5th in 1970's to just above 1/3 in 1990 [47]. Similarly, Dush et al. [48] discovered there is higher divorce rate among cohabitating partners even when dangers linked with large rate of divorce such as ethnicity, earning, schooling, benefit receipt, among others were controlled. The risks did not decline despite increase in social acceptance of cohabitation. The researchers theorised that what cohabiters pass through itself weaken union stability by encouraging exclusive lusts above the interrelationship identified with marriage. Some recent studies [49], [18], [50] contend that premarital cohabitation initiated following 1996 do not result into growth in the dissolution rate and if heralded by betrothal before

dwelling together, might even marginally diminish the threat of breakup. [28] stated that such studies have scientific weaknesses and or fail to include the basic information. He stressed that if such pronouncements turn out to be precise, the studies ignored the over a quarter disunion rate of cohabitations that occurred in the initial 3 years, which far exceed the disunion percentage.

Lee [28] opined that premarital cohabitation may negatively influence marital union and the persons involved. Cohabiting partners are liable to disintegration, and are probable that they will break up provided they wed. Mates who cohabit are more probably to be unreliable than are married spouses, additionally, they are probable to be hostile to the other mate. Furthermore, it was found that the respondents differ in their expression on the impact of premarital cohabitation marital stability based on gender. Female perceived premarital cohabitation to be more negatively impacting marital stability. This corroborates the finding of Phillips et al. [51] who established that significant positive link exists between cohabitation and marital instability amidst whites but reported no effect among Blacks and Mexican American. Kennedy et al., [52] found that females from disfavoured background and those who earned little income engaged greatly in cohabitation and encountered union dissolution. However in the study conducted by Manning et al. [49], it was revealed that premarital cohabitation has no impact on marital stability for both males and females. The disparity noted in this study and that of Manning et al. [49] could be that the analysis used in the later was not gender specific. The researchers found that the significant positive link between cohabitation and marital instability occurred when the females were not betrothed to their partners at the commencement of cohabitation. For the male it was revealed that risk of dissolution rate for those that cohabited following engagement was similar to that of males who cohabited and were not betrothed. In a similar development, Guzzo [53] and Huang et al. [14] found gender differences regarding the meaning of cohabitation.

Results of this study also showed significant difference in the expression of literate married adults on the impact of premarital cohabitation on marital stability on the basis of age. This finding is related to some previous studies. Cunningham et al. [54] disclosed that young adults have favourable disposition toward separation and cohabitation after

cohabiting. Reinhold [18] reported that cohabiters are youth with more contemporary cohorts more probable to have cohabited before moving into marriage, hence respondents below 30 years express less negative impact of premarital cohabitation on marital stability. Previous studies have established that young age is a predictive factor of union dissolution [43]; this according to Manning et al. [49] ought to have granted cohabiters a probable benefit. They however, discovered that age variation existing between cohabiting partners is broad serving as a potential threat for union disintegration. In this study, literate married adults who are between the ages of 31 years to 40 years; 41 to 50 years express more negative impact of premarital cohabitation on union stability.

Literate married adults with low educational qualification expressed more negative impact of premarital cohabitation on marital stability ($x = 62.36$), while literate married adults with higher educational qualification expressed less negative influence. This finding is in line with Reinhold [18] assertion that in groups with high incidence of premarital cohabitation and possibly fewer benefits on marriage, premarital cohabitation should be less associated with increased risk of marital dissolution. Although premarital cohabitation has been found to be common among women with minimal scholastic achievement than women with advanced scholastic achievement, but it has been observed and reported that premarital cohabitation is a widespread occurrence among some undergraduates in Nigerian universities [55], [8]. This trend could be responsible for the variation in the findings.

CONCLUSION AND RECOMMENDATION

Based on the findings of this study, it could be concluded that premarital cohabitation negatively impact marital stability. Thus, while considering issues of marital instability, premarital cohabitation should be put into consideration. Female experienced more negative influence of premarital cohabitation on marital stability than male. It is therefore important to note that female bears the consequence of premarital cohabitation than males. The study also revealed that young literate married adult perceived premarital cohabitation to have minimal negative effect on union stability. This might be due to their inexperience as well as reduced value experienced in some marriages. Respondents with minimal scholastic achievement expressed more negative impact of premarital

cohabitation on marital stability than those with higher educational qualification.

It is recommended that the school counsellors should enlighten adolescents especially the females at secondary schools as well as during orientation programme for newly admitted undergraduates on dangers of premarital cohabitation so as to discourage the phenomenon that is on the increase. Tertiary institutions should continue to partner with private investors to build housing facilities within the school which can be partially monitored to discourage cohabitation especially for the younger generation. Parents, teachers as well as religious leaders should help discourage this phenomenon through teaching adequate norms and societal values, religious injunctions regarding marriages especially among the highly literate younger generation. Society should continue to promote the gain of marriage to discourage settling for less qualitative relationship like cohabitation.

This study was limited to three hundred (300) literate married adults in Ilorin, Nigeria; future researchers could expand the scope in order to have more participants and have more generalisability of the findings.

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