

INFLUENCE OF COHABITATION ON PSYCHOLOGICAL WELL-BEING OF STUDENTS OF TAI SOLARIN UNIVERSITY OF EDUCATION

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ABSTRACT

Cohabitation among university students has become increasingly prevalent in Nigeria, raising concerns about its implications for students' psychological well-being. Despite growing interest in students' mental health, empirical evidence on the influence of cohabitation within Nigerian higher education institutions remains limited. This study examined the influence of cohabitation on the psychological well-being of students of Tai Solarin University of Education.

A descriptive survey research design was adopted, and quantitative data were collected using a researcher-designed questionnaire administered to 50 students selected through snowball sampling. The reliability of the instrument was established using Cronbach's Alpha coefficients ranging from 0.74 to 0.83. Data were analyzed using descriptive statistics and inferential techniques, including independent samples t-test and analysis of variance (ANOVA).

Findings revealed that financial constraints were the primary factor influencing students' decision to cohabit, while factors such as peer pressure, modernization, and sexual gratification were not significant determinants. Respondents reported mixed psychological outcomes associated with cohabitation, including positive experiences such as companionship and emotional satisfaction, as well as negative outcomes such as increased stress and reduced self-control. While no significant gender difference in psychological well-being was observed, cohabitation significantly influenced students' psychological well-being, accounting for 14.5% of the variance. The study underscores the need for psychoeducational programmes, accessible counselling services, and supportive housing policies to promote students' psychological well-being.

Keywords: Cohabitation; Psychological well-being; University students; Higher education..

INTRODUCTION

Background to the Study

In recent years, the physical, emotional, and psychological well-being of undergraduates has emerged as a significant concern. Mental health challenges such as depression, anxiety, and stress have become prevalent among students, adversely affecting academic performance, social relationships, and overall quality of life. Psychological well-being is defined as the extent to which individuals experience a sense of purpose, control, and satisfaction in life, encompassing both positive emotions and effective functioning (Hubbert, 2019; Jswep, 2013). Key dimensions include self-acceptance, positive relationships, autonomy, environmental mastery, personal growth, and purpose in life.

University students face unique developmental challenges, including academic pressure, social adjustment, and increased autonomy, which can compromise psychological well-being. Evidence suggests that psychological well-being is positively associated with academic achievement, social competence, and physical health, while negative emotions and maladaptive behaviours, such as risky sexual activity, substance abuse, and cohabitation, can adversely impact well-being (Currie et al., 2019; Huppert, 2019; Luthans & Avolio, 2017).

Cohabitation, defined as the co-residence of unmarried couples engaged in sexual and emotional intimacy (Onoyase, 2020; Unachukwu & Iloakasia, 2018), has been on the rise in Nigerian tertiary institutions. Studies report varying prevalence rates, ranging from 11% in Ebonyi State (Imo, 2017) to 66% in Ogun and Lagos States (Adejumo et al., 2017). Factors contributing to cohabitation include financial constraints, autonomy from parental control, and housing shortages (Iyakolo, 2021; Ogadimma & Ariskwu, 2013). While cohabitation may provide companionship and perceived emotional support, it is associated with negative outcomes such as academic disruption, risky sexual behaviour, sexually transmitted infections, unplanned pregnancies, and psychological distress (Ojo, 2019; Kalu et al., 2021).

Despite its prevalence, limited research has examined the influence of cohabitation on the psychological well-being of university students, particularly in Nigeria. Understanding this

relationship is critical for developing effective support systems and interventions aimed at promoting mental health and academic success among undergraduates.

Statement of the Problem

Cohabitation among undergraduate students has become increasingly prevalent, creating a “cohabiting culture” within higher institutions. While prior studies have explored its impact on academic performance and relationship satisfaction, few have investigated its effects on psychological well-being. Cohabiting students are often exposed to risky behaviours such as unprotected sex, substance use, and emotional instability, which may compromise their mental health and overall life satisfaction. The prevalence of stress, anxiety, and depression among undergraduates underscores the urgency of understanding how cohabitation affects psychological functioning. This study seeks to address this gap by examining the influence of cohabitation on the psychological well-being of students at Tai Solarin University of Education.

Objectives of the Study

The main objective of this study is to examine the influence of cohabitation on psychological well-being among undergraduate students. Specifically, the study aims to:

1. Identify the factors contributing to cohabitation among students.
2. Explore the constructs and nature of cohabitation among respondents.
3. Assess the psychological well-being of cohabiting students.
4. Examine the relationship between cohabitation and students’ psychological well-being.
5. Determine gender differences in psychological well-being among cohabiters.
6. Provide recommendations for institutions, policymakers, and mental health professionals to support students’ well-being.

Research Questions

1. What factors lead to cohabitation among students?
2. What are the constructs of cohabitation among students?
3. What is the psychological well-being of cohabiting students?

Hypotheses

Ho1: There is no significant gender difference in the psychological well-being of cohabiting students.

Ho2: Cohabitation does not significantly influence the psychological well-being of students.

Significance of the Study

The study provides empirical insights into the relationship between cohabitation and psychological well-being, offering valuable information for students, educators, policymakers, and mental health professionals. Findings will inform the development of targeted support programs, counselling services, and educational interventions to mitigate the negative effects of cohabitation and promote student well-being. Additionally, the study contributes to theoretical and policy discourse on student mental health and cohabitation within the Nigerian higher education context.

Scope of the Study

The study focuses on undergraduate students at Tai Solarin University of Education, Ijagun, Ogun State, Nigeria, specifically examining students who are currently cohabiting or have cohabited in the past. The research investigates the influence of cohabitation on psychological well-being, encompassing emotional, mental, and social dimensions of students' lives

REVIEW OF RELATED LITERATURE

This chapter presents a review of literature on the influence of cohabitation on students' psychological well-being through conceptual, theoretical, empirical, and critical appraisal perspectives.

Conceptual Review

The Meaning of Cohabitation

Cohabitation refers to an intimate relationship in which two unmarried individuals share a common residence for a sustained period. Globally, cohabitation has become increasingly prevalent due to

evolving social norms regarding marriage, gender roles, and sexual relationships (Kuperberg, 2014; Smock & Gupta, 2002). Within Nigerian tertiary institutions, cohabitation has various manifestations, including “campus marriages,” “campus coupling,” and informal partnerships. These arrangements are often driven by practical considerations such as housing shortages and financial constraints, but they may also be motivated by desires to test compatibility for potential marriage. Despite the perceived convenience, cohabitation can lead to compromised academic focus, psychological stress, and engagement in risky sexual behaviors.

Historical Context and Origin of Cohabitation

Cohabitation has historical antecedents in Western societies, with legal recognition of common-law marriages in the 19th and early 20th centuries in the United States (Bowman, 1996; Dubler, 2018). Following the decline of legal recognition for such unions, cohabitation emerged as a socially visible alternative. By the late 20th century, cohabitation became increasingly normative, particularly among college students and young adults (Cherlin, 1992; Pleck, 2012). In Nigeria, the rise of cohabitation in tertiary institutions is closely linked to non-residential accommodation, insufficient hostel facilities, and growing student populations, which collectively encourage students to live with intimate partners off-campus.

Psychological Well-Being

Psychological well-being is a multidimensional construct encompassing positive emotions, life satisfaction, and functioning in personal and social domains. It extends beyond the mere absence of mental illness to include dimensions such as autonomy, personal growth, purpose in life, environmental mastery, positive relationships, and self-acceptance (Ryff & Keyes, 2019). Seligman’s (2011) PERMA model further outlines five pillars of well-being: positive emotion, engagement, relationships, meaning, and achievement. Empirical studies indicate that higher psychological well-being is associated with better physical health, academic performance, social relationships, and resilience to stress (Howell, Kern & Lyubomirsky, 2007; Fredrickson & Joiner, 2012).

Causes of Cohabitation among Students

Research has identified multiple drivers of cohabitation among tertiary students:

1. **Financial Constraints:** High tuition and associated costs compel students to share living expenses through cohabitation (Pollard, 2018; Aluko, 2019).
2. **Accommodation Shortages:** Scarcity of on-campus housing encourages off-campus cohabitation, particularly in public institutions (Svodzwa & Kuret, 2017; Sobiye, 2013).
3. **Testing Marriage Compatibility:** Some students cohabit to evaluate the suitability of a partner for future marriage (Ogundare, 2014; Brien, Lee & Steven, 2017).
4. **Sexual Gratification:** Cohabitation provides opportunity for sexual satisfaction, with gendered implications in social norms around sexuality (Whitehead & Popenoe, 2016).
5. **Cultural and Religious Shifts:** The erosion of traditional African norms and diminished religious adherence contributes to the acceptance of premarital cohabitation (Adeoye, Ola & Aliu, 2013; Katz, 2015).
6. **Independence from Parental Supervision:** University life affords students freedom from parental oversight, often leading to experimentation with cohabitation (Ogunbamila, 2013).

Types of Cohabitation

Cohabitation among students can be categorized as follows:

- **Limited Cohabitation:** Involves sporadic or initial stages of shared living.
- **Non-Marital Cohabitation:** Living together without legal recognition.
- **Substitute Marriage Cohabitation:** Living together as if married, without formal ceremony.
- **No Alternative Cohabitation:** Couples who cannot legally marry.
- **Convenient Cohabitation:** Driven by practical needs such as cost-sharing and convenience.

Prevalence

Cohabitation among young adults is increasing globally, with higher prevalence among students in state-owned tertiary institutions due to limited housing and economic pressures (Stanley,

Whitton & Markman, 2014; Smock, 2013). Studies indicate that cohabiting students often perceive benefits such as emotional support, deeper intimacy, and shared responsibilities, although these arrangements also carry psychological risks (Dolgin, 2016).

Psychological Implications of Cohabitation

Cohabitation is associated with both short-term and long-term psychological consequences. While some cohabiting relationships transition into marriage, others dissolve, leading to emotional distress, depression, and anxiety (Eickmeyer, 2018; Brand, Bulanda & Lee, 2015). Cohabiting students are at higher risk of exposure to sexual and psychological abuse, unintended pregnancies, and social vices (Ferguson, Horwood & Lynskey, 2013; Murray & Swart, 2015). Gendered differences in psychological impact have also been observed, with female students often experiencing greater emotional disruption following relationship dissolution (Aseltine & Kessler, 2013).

Counselling Efforts

University counseling services have collaborated with health professionals to raise awareness of the psychological and health risks associated with cohabitation, including sexually transmitted infections, abortion, and emotional distress. However, these interventions have had limited success, as cohabitation continues to rise among undergraduates in Nigeria.

Theoretical Review

Social Exchange Theory

Social Exchange Theory posits that individuals engage in relationships when perceived rewards exceed costs, and terminate them when costs outweigh benefits (Homans, 1958). In the context of cohabitation, students evaluate emotional, financial, and social rewards against potential costs, such as loss of parental support or academic distraction. Limitations of this theory include its focus on self-interest, neglect of altruism, and assumption of linearity in relationship dynamics.

Equity Theory

Equity Theory emphasizes fairness in relationships, where satisfaction depends on perceived balance between contributions (inputs) and gains (outcomes) (Adams, 1965). Cohabiting students

may experience distress when inequities arise, such as unequal household contributions or emotional support. Equity Theory provides insight into relationship satisfaction and dissolution, highlighting gender differences in perceptions of fairness (Sprecher, 1992; DeMaris et al., 1998).

Rational Choice Theory

Rational Choice Theory asserts that individuals make decisions to maximize personal benefit based on rational calculation of costs and rewards (Smith, 1776; Abel, 2015). In cohabitation, students may weigh academic, financial, and emotional implications before engaging in shared living arrangements. This theory underscores the role of individual agency in the decision to cohabit.

Empirical Review

Understanding Cohabitation among College Students

Goldenberg and Goldenberg (2012) categorized students engaging in cohabitation as:

1. **Linus-blanket cohabiters:** Seeking to avoid romantic loneliness.
2. **Emancipatory cohabiters:** Exercising independence from parental oversight.
3. **Convenience cohabiters:** Sharing economic and practical responsibilities.
4. **Testing/prenuptial cohabiters:** Evaluating compatibility for future marriage.

Cohabitation in Nigerian Tertiary Institutions

Research shows that married individuals generally enjoy higher mental health than cohabiters (Brown et al., 2000; Kennedy & Bumpass, 2008). Women engage in cohabitation more frequently than men, often for psychological and social reasons, while men are typically motivated by physiological factors (Onimajesin et al., 2020). Contributing factors include inadequate housing, economic constraints, peer influence, and media exposure (Jiya, 2019; Ogadimu, 2013; Onyike, 2018).

Cohabitation in African Tertiary Institutions

Studies in Uganda and Kenya indicate that cohabitation among students is linked to increased risk of sexually transmitted infections, HIV exposure, and psychological distress (Observer, 2012; Odhiambo, 2014; Kaiser et al., 2012). Early sexual engagement as part of cohabitation is often normalized among peers, creating social pressure for participation in these arrangements.

RESEARCH METHODS

Research Design

This study adopted a descriptive survey research design, which facilitates the systematic description of phenomena as they naturally occur without manipulation (Creswell & Creswell, 2018). The design is suitable for exploring students' cohabitation patterns and their effects on psychological well-being.

Population of the Study

The study population comprised all 300- and 400-level undergraduate students of Tai Solarin University of Education, totaling 19,831 students (National University Commission [NUC], 2016).

Sample and Sampling Technique

A total of 75 students, representing five colleges, were initially targeted, with 15 students selected from each college (see Table 1). Snowball sampling was used to identify cohabiting students, resulting in 50 respondents (66.6% response rate).

Table 1

Population Distribution and Sample Size

College	Sample Size
College of Science Information Technology (COSIT)	15
College of Specialized and Professional Education (COSPED)	15
College of Humanities (COHUM)	15
College of Social and Management Sciences (COSMAS)	15
College of Vocational and Technology Education (COVTEd)	15
Total	75

Research Instrument

Data were collected using a self-structured questionnaire titled *Influence of Cohabitation on Psychological Well-Being of Students (ICPWS)*. The questionnaire included three sections: Section A (demographics), Section B (factors influencing cohabitation), Section C (constructs of cohabitation), and Section D (psychological well-being). Responses were recorded on a three-point Likert scale (Agree, Undecided, Disagree).

Validity of the Instrument

Face and content validity were established through expert review by the supervisor and other professionals. Adjustments were made to improve clarity, relevance, and comprehensiveness, ensuring alignment with the study objectives and hypotheses.

Reliability of the Instrument

A pilot test was conducted with five students from Federal University of Agriculture, Abeokuta. Cronbach's alpha values of 0.83, 0.74, and 0.79 were obtained for sections B, C, and D, respectively, indicating acceptable internal consistency.

Procedure for Data Collection

Research assistants helped administer the questionnaires to students on campus and in hostels. Respondents were briefed on the study objectives and instructed to answer sincerely. Completed questionnaires were collected, coded, and scored according to the study's scoring key.

Data Analysis

Descriptive statistics (mean and standard deviation) were used to answer research questions. Hypotheses were tested using independent sample t-tests and ANOVA at a 0.05 significance level. Data were analyzed using SPSS software.

Socio-demographic Characteristics of the Respondents

Table 4.1

Socio-demographic Characteristics of the Respondents

Item	Frequency (n=50)	Percentage (%)
Sex		
Male	20	40.0
Female	30	60.0
Current level in the university		
300 level	25	50.0
400 level	25	50.0
Are you married?		
Yes	8	16.0
No	42	84.0
Are you currently cohabiting?		
Yes	34	68.0
No	16	32.0
Have you once been involved in cohabitation?		
Yes	50	100.0
No	0	0.0

Table 4.1 displays the socio-demographic characteristics of the respondents. The results showed that there were more females (60.0%) than males (40.0%). Half of the respondents (50.0%) were in 300 level while the other half were in 400 level (50.0%). Majority of the respondents (84.0%) were unmarried, most of them (68.0%) were currently cohabitating, and all of them (100.0%) had once been involved in cohabitation.

Answering of Research Questions

Research Question One

What are the factors that lead to cohabitation among students?

Table 4.2

Factors leading to cohabitation among respondents

Items	Disagree (%)	Undecided (%)	Agree (%)
To enhance my academic performance	8 (16.0%)	17 (34.0%)	25 (50.0%)
For sexual pleasure and gratification	29 (58%)	11 (22.0%)	10 (20.0%)
Influence of friends and peer pressure	25 (50.0%)	8 (16.0%)	17 (34.0%)
Modernization and in-vogue lifestyle	33 (66.0%)	4 (8.0%)	13 (26.0%)
For financial support	14 (28.0%)	5 (10.0%)	31 (62.0%)
Flamboyant living among students	31 (62.0%)	9 (18.0%)	10 (20.0%)
To avoid multiple intimate partners	26 (46.0%)	10 (20.0%)	17 (34.0%)
Lack of knowledge on sex education	37 (74.0%)	7 (14.0%)	6 (12.0%)
To study each other anticipation of marriage	11 (22.0%)	11 (22.0%)	28 (56.0%)
Poor parenting	26 (52.0%)	11 (22.0%)	12 (24.0%)

Table 4.2 shows that half of the respondents (50%) agreed that they were cohabiting to enhance their academic performance. More than half (58%) disagreed that they were cohabiting for sexual pleasure and gratification. Furthermore, half of the respondents (50%) disagreed that they were cohabiting due to the influence of friends and peer pressure. Most of the respondents (66%) disagreed that they were cohabiting due to modernization and in-vogue lifestyle. Moreover, 62% of the respondents agreed that they were cohabiting for financial support. Additionally, 62% disagreed that they were cohabiting for flamboyant living among students while 46% disagreed that they were cohabiting to avoid multiple intimate partners. Majority of the respondents (74.0%)

disagreed that they were cohabiting due to lack of knowledge on sex education. More than half (56.0%) agreed that they were cohabiting to study each other anticipation of marriage while slightly more than half (52.0%) disagreed that they were cohabiting due to poor parenting.

Research Question Two

What are the constructs of cohabitation among the respondents?

Table 4.3

Constructs of cohabitation

Items	Disagree (%)	Undecided (%)	Agree (%)
Cohabitation can influence the Psychological Wellbeing of Cohabitors	13 (26.0%)	7 (14.0%)	30 (60.0%)
Cohabitation should be encouraged among Students	20 (40.0%)	12 (24.0%)	18 (36.0%)
Cohabitation is now becoming a common trend in our higher Institutions	6 (12.0%)	8 (16.0%)	36 (72.0%)
Students who cohabit are better off than others	24 (48.0%)	8 (16.0%)	18 (36.0%)
Cohabitation is a Societal problem and inadequacy of the government	27 (54.0%)	9 (18.0%)	14 (28.0%)
Cohabitation is part of our social and religious belief	20 (40.0%)	13 (26.0%)	17 (34.0%)
Cohabitation is as a result of financial difficulties and insufficient accommodation	14 (28.0%)	10 (20.0%)	26 (52.0%)
Cohabitation may likely increase in the nearest future	4 (8.0%)	11 (22.0%)	35 (70.0%)

Table 4.3 shows that 60% of the respondents agreed to the statement “Do you believe that cohabitation can influence the psychological wellbeing of cohabiters”. Furthermore, 40.0% of the respondents disagreed to the statement “Should cohabitation be encouraged among Students”. Moreso, majority (72.0%) agreed that “Cohabitation is now becoming a common trend in our higher Institutions”. 48% of the respondents disagreed that students who cohabit are better off than others. More than half (54.0%) of the respondents disagreed that cohabitation is a society problem and inadequacy of the government. Moreover, 40% of the respondents disagreed that cohabitation is part of our social and religious belief. Slightly more than half (52%) of the respondents agreed that cohabitation is as a result of financial difficulties and insufficient accommodation, while 70% of them agreed that Cohabitation may likely increase in the nearest future.

Research Question Three

What is the psychological wellbeing of the students?

Table 4.4

Psychological wellbeing of the respondents

Items	Disagree (%)	Undecided (%)	Agree (%)
Cohabiting with a roommate has influenced me to adopt certain bad habits and vices.	19 (38.0%)	11 (22.0%)	20 (40.0%)
The demands of cohabiting often get me weighed down.	25 (50.0%)	7 (14.0%)	18 (36.0%)
Cohabiting in the same living space with a roommate has led to changes in my emotional stability.	17 (34.0%)	15 (30.0%)	18 (36.0%)
I feel happier due to my experience of cohabiting.	16 (32.0%)	11 (22.0%)	23 (46.0%)
Cohabitation has led to positive changes in my social interactions, including forming new relationships.	10 (20.0%)	14 (28.0%)	26 (52.0%)

Sharing accommodation with a roommate sometimes influences my self-control in a negative way.	16 (32.0%)	16 (32.0%)	18 (36.0%)
My stress levels have increased due to certain aspects of cohabitation.	13 (26.0%)	11 (22.0%)	26 (52.0%)
Cohabiting with a roommate has led to risky behaviors including premarital sex.	23 (46.0%)	11 (22.0%)	16 (32.0%)
Cohabitation has led to me experimenting with drugs and alcohol.	24 (48.0%)	6 (12.0%)	20 (40.0%)
I find that communication skills can be challenged by certain aspects of sharing a living space.	10 (20.0%)	14 (28.0%)	26 (52.0%)
My satisfaction with my living situation has declined due to the consequences of cohabitation.	20 (40.0%)	9 (18.0%)	21 (42.0%)
Cohabitation has negatively affected my academic performance and life choices.	22 (44.0%)	4 (8.0%)	24 (48.0%)
My overall life satisfaction has decreased due to certain changes resulting from cohabiting.	19 (38.0%)	14 (28.0%)	17 (34.0%)
My sense of purpose and direction in life has been negatively influenced by cohabitation.	17 (34.0%)	12 (24.0%)	21 (42.0%)
Balancing work/school and personal life has become more challenging due to sharing a residence.	16 (32.0%)	11 (22.0%)	23 (46.0%)
I tend to worry what other people think of me	16 (32.0%)	11 (22.0%)	23 (46.0%)
Cohabiting poses time management challenges, impacting my daily routines.	15 (30.0%)	18 (36.0%)	17 (34.0%)
My outlook on the future has been negatively affected by certain lifestyle changes resulting from cohabitation.	24 (44.0%)	7 (14.0%)	21 (42.0%)

My mental health has been negatively impacted by cohabiting and its consequences.	22 (44.0%)	9 (18.0%)	19 (38.0%)
Cohabitation has led to a greater sense of intimacy and closeness with my roommate.	11 (22.0%)	17 (34.0%)	22 (44.0%)
Motivation and drive in my personal goals have been negatively influenced by the changes brought about by cohabitation.	19 (38.0%)	6 (12.0%)	25 (50.0%)
I am pleased with how things turned out in my life.	13 (26.0%)	15 (30.0%)	22 (44.0%)
I believe that cohabitation with a roommate has negatively affected my psychological well-being.	19 (38.0%)	13 (26.0%)	18 (36.0%)

Table 4.4 above shows responses the statements assessing the psychological wellbeing of the respondents. The results show that 40.0% of the respondents agreed cohabitation with a roommate has influenced them to adopt certain bad habits and vices. Half of the respondents (50.0%) disagreed that the demands of cohabiting often get them weighed down. 36.0% of the respondents agreed that cohabiting in the same living space with a roommate has led to changes in their emotional stability, while 46.0% agreed that they feel happier due to their experience of cohabiting. Slightly more than half (52.0%) agreed that cohabitation has led to positive changes in my social interactions, including forming new relationships.

More so, 36.0% of the respondents agreed that sharing accommodation with a roommate sometimes influences my self-control in a negative way. Slightly more than half (52.0%) of the respondents agreed that stress levels have increased due to certain aspects of cohabitation, while 46% of the respondents disagreed that cohabiting with a roommate had led to risky behaviours including premarital sex and 48% disagreed that cohabitation had led to them experimenting with drugs and alcohol. A little more than half (52%) of the respondents agreed that their communication skills can be challenged by certain aspects of sharing a living space and 42% agreed that their satisfaction with their living situation had declined due to the consequences of cohabitation.

Furthermore, 48% of the respondents agreed that cohabitation has negatively affected their academic performance and life choices and 38% disagreed that their overall life satisfaction has decreased due to certain changes resulting from cohabiting. Additionally, 42% of the respondents agreed that their sense of purpose and direction in life had been negatively influenced by cohabitation, while 46% agreed that balancing work/school and personal life has become more challenging due to sharing a residence. Moreover, 46% of the respondents agreed that they tend to worry what other people think of them while 36% were undecided on if cohabiting poses time management challenges, impacting their daily routines. 44% disagreed that their outlook on the future has been negatively affected by certain lifestyle changes resulting from cohabitation and 44% of them also disagreed that their mental health had been negatively impacted by cohabiting and its consequences.

Additionally, 44.0% of the respondents agreed that cohabitation has led to a greater sense of intimacy and closeness with my roommate. Half of the respondents (50.0%) agreed that motivation and drive in their personal goals have been negatively influenced by the changes brought about by cohabitation, while 44.0% agreed that they were pleased with how things turned out in their lives. Finally, 38% of the respondents disagreed that they believed that cohabitation with a roommate has negatively affected my psychological well-being, while 36% agreed that it did.

Test of hypotheses

H₀₁: There is no significant gender difference in the psychological well-being of cohabiters in Tai Solarin University of Education.

Table 4.5

t-test of Gender Difference in the psychological well-being of cohabiters in Tai Solarin University of Education.

Gender	N	Mean	Std. Deviation	t	df	p
Male	20	2.3500	.74516	-.626	48	
Female	30	2.4667	.57135	-.593	33.446	.114

The results from Table 4.5 shows that there is no significant gender difference in students' psychological well-being ($t = -.593, p = .114$). Moreso, males (2.3500) have a slight difference from the females (2.4667), which is -0.1167 , however, this difference is not statistically significant ($p = 0.114$).

Therefore, we fail to reject the null hypothesis.

H₀₂: There is no significant influence of cohabitation on psychological well-being of students in Tai Solarin University of Education.

Table 4.6

ANOVA Analysis of the influence of cohabitation on psychological well-being of students in Tai Solarin University of Education.

		ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F	Adjusted R Square	Sig.
1	Regression	158.637	1	158.637	9.333	.145	.004 ^b
	Residual	815.863	48	16.997			
	Total	974.500	49				
		a. Dependent Variable: Psychological wellbeing					
		b. Predictors: (Constant), Cohabitation					

Model Summary: The sum of squares is the total variation that can be attributed to variables being measured. The degree of freedom (df) indicates the number of independent values that can vary in the model. The Mean Square, which represents the variation between the sample means, is gotten by dividing the Sum of Squares by the degree of freedom. The F statistic represents the equality of means between the variables being measured. Adjusted R^2 is the measure of how much of the variation in the dependent variable (Cohabitation) can be explained by the independent variable (Psychological wellbeing).

The results from the regression model in Table 4.6 shows that cohabitation significantly influences the students' psychological well-being ($f = 9.333 (48)$, $p = .004$). Moreso, the Adjusted R^2 value of .145 means that 14.5% of the variance in students' psychological well-being is accounted for by the cohabitation, while the remaining 85.5% is being moderated by other factors. Therefore, we reject the null hypothesis.

Table 4.7
Regression Analysis of the influence of cohabitation on psychological well-being of students in Tai Solarin University of Education.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.527	2.802		6.255	.000
	Cohabitation	.118	.039	.430	3.055	.004

a. Dependent Variable: Psychological wellbeing

Furthermore, coefficients were further examined to assess the influence of cohabitation on psychological well-being of students in Tai Solarin University of Education. Results from Table 4.7 revealed that cohabitation significantly influences the psychological well-being of students in Tai Solarin University of Education ($B = 17.527$, $p = .000$).

DISCUSSIONS

4.4: Discussion of Findings

Students' reasons for cohabiting

The study's findings showed that, although a sizable portion of the respondents cited financial support as a major factor influencing them to cohabit, other widely held beliefs about cohabitation, like sexual pleasure, peer pressure, and modernization, did not significantly influence their choices. Financial support being a major reason for cohabitation has also been reported by other researchers such as Jiya (2019) study which assessed the factors influencing cohabitation among undergraduate students of Federal University of Technology, Minna. Their study also found out that lack of sufficient hostel accommodation is a major factor that encourages cohabitation, which is in agreement with the findings from this study. Likewise, Ogidimu (2013) revealed that students from poor social-economic background coupled with poor moral values are at risk of accepting free offer of accommodation on condition of playing subservient roles. Kasim and Falola (2017) also discovered that inadequate financial support and high cost of living off-campus were some of the factors that predisposed opposite sex to cohabit.

However, the respondents in the current study dismissed reasons such as a lack of sex education knowledge for their choice of cohabitation, and many students seemed to view cohabitation as a precursor to marriage, distancing it from the perception of poor parenting. This is corroborated by the postulations of Iyekolo (2021) whose study showed that cohabitation is typical among college students since many of them are experiencing freedom from their parents and guardians for the first time, leading them to experiment with their independence and freedom. Hence, parents have an important role, as well as the school management in discouraging this practice. Parents need to ensure their wards are staying in the appropriate dormitories assigned to them in school and school managements also need to provide accommodations that the hostel accommodations they offer are also affordable for the students as well as making sure that they can comfortably accommodate the number of students that they admit into their institutions.

Constructs of cohabitation

Findings showed most of the respondents believed cohabitation can influence the psychological wellbeing of cohabiters. This is supported by findings of Eickmeyer (2018), whose study showed that Cohabitation, while sometimes leading to marriage, often ends in dissolution, causing trauma for young adults and negatively impacting their academic, emotional, and mental well-being. Moreso, most of the respondents in the current study disagreed with the idea of encouraging cohabitation among students., which could be them coming from conventional Nigerian backgrounds where society generally shuns men and women living together without being married.

Most of the respondents disagreeing that student who cohabit fare better than others show that there is skepticism among the respondents about the advantages of cohabitation for themselves academically. Furthermore, most of the respondents disagreed that cohabitation is rooted in social and religious beliefs. According to Smock (2013), students who cohabit are more supportive of non-traditional family structures and egalitarian gender roles and have a tendency to be less religious. Slightly more than half of the respondents agreed that financial difficulties and insufficient accommodation drive cohabitation. According to Ogadimu (2013) students from low-income families who also have low moral standards run the danger of accepting free housing offers under the condition of acting in submissive ways, which means their more affluent colleagues can take advantage of them which is fundamentally a parasitic relationship. Finally, majority believe that cohabitation may increase in the near future, which is further substantiated by findings from Stanley, Whitten, and Markman (2014) study, which showed that over 50% of young adults nowadays are in a cohabiting romantic relationship prior to marriage. These findings show that there is a herculean task on the parts of parents to ensure that their wards are not engaged in any cohabiting situations that could result in their children developing harmful practices, thus derailing their education and consequently, their lives.

Psychological wellbeing of the students

Results revealed varying emotional and behavioral consequences of cohabitation among the respondents. While some respondents reported positive outcomes, such as enhanced social interactions and happiness, others recognized negative impacts, including increased stress and difficulties in maintaining their self-control. This is supported by the postulation of Eickmeyer

(2018) who revealed that many cohabitations eventually dissolve, which typically causes young adults to have a traumatic experience and, as a result, negatively impacts their ability to pursue their academic goals as well as their emotional and mental well-being. This is further evidenced by the 48% in the current study who felt it negatively affected their academic performance and life choices. Conversely, Ferguson, Horwood, and Lynskey (2013) found that cohabiting students are more likely to face physical, psychological, and sexual abuse. Their study also claimed that sexual abuse is linked to higher risks associated with sexual activity, such as unintended pregnancy. Likewise, Stan (2013) study revealed that cohabiters face greater challenges in their marriages than their non-cohabiting counterparts due to adultery, alcoholism, and drug use. From these findings, it is evident that the negative consequences of cohabitation can result in severe psychological turmoil for students and it is important for this to be addressed at the onset through counseling and therapy before the damage done is irreversible.

Hypothesis tests

Findings from the first hypothesis test revealed that there was no significant gender difference in students' psychological wellbeing ($t = -.593$, $p = .114$). This contrasts with the findings of Onimajesin et al (2020), whose findings showed that there are gender differences in the cohabitation as women tend to practice cohabitation more than their male counterparts with a ratio of 3 to 1. The findings from the current study are also in disagreement with that of Kasim and Falola (2017) on gender differences in relation to cohabitation in University of Ibadan, where their findings revealed a significant gender difference in cohabitation among the respondents ($t = .368$, $p = .001$). These disparities in the results could be due to the varying geographical locations and school structures in the study locations.

Results from the second hypothesis test revealed that cohabitation significantly influenced students' psychological wellbeing ($\text{adj}r^2 = .145$, $f = 9.333$ (48), $p = .004$). These findings are corroborated by Kaiser et al (2012) whose study showed that cohabiters go through psychological trauma and health challenges. Furthermore, the results from the current study showed that cohabitation significantly influences the psychological well-being of students in Tai Solarin University of Education ($B = 17.527$, $p = .000$). In the same vein, Kasim and Falola (2017) discovered that lower students' academic performance was significantly associated with longer period of cohabitation ($\chi^2 (1,102) = 131.321$; $P < 0.05$). Cohabiting with the opposite sex causes

students to engage in unhealthy behaviours as evidenced by the findings of the current study. These behaviours can derail their education and cause them to drop out or put their education on hold, which could severely affect their psychological wellbeing and change their general outlook on life. It could also lead to mental health problems such as depression, as a result of having to face the consequences of their experimentation. Therefore, the onus is on school administrations to provide accommodations that are proportionate to the number of students they have, so as to discourage this practice.

CONCLUSION

Cohabitation among students at Tai Solarin University of Education is influenced primarily by financial support and academic considerations, while conventional reasons such as sexual exploration, peer pressure, and modern lifestyle were less influential. Cohabitation significantly impacts students' psychological well-being, though no significant gender differences were observed. These findings underscore the need for institutional interventions, including educational programs, counseling services, and adequate housing provisions to mitigate negative effects.

RECOMMENDATIONS

The university should provide affordable and adequate housing to reduce cohabitation among students.

Educational programs should be developed to raise awareness about the psychological risks of cohabitation.

Open discussions on cohabitation's challenges, including academic and behavioral consequences, should be facilitated.

Counseling services should support students in managing stress and emotional difficulties associated with cohabitation.

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