



INFLUENCE OF RELIGIOSITY, PARENTING STYLES AND PEER ATTACHMENT ON ATTITUDE TOWARDS PREMARITAL COHABITATION AMONG TERTIARY INSTITUTION STUDENTS IN OYO STATE, NIGERIA

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ABSTRACT

The study investigated the influence of religiosity, parenting styles and peer attachment on attitude towards premarital cohabitation among tertiary institution students in Oyo state, Nigeria. Correlational research design was adopted for the study. Six hundred and fifty-four young adults (Mean age=22.81, SD= 4.18; Males=269, Females= 385) selected through stratified random sampling technique from three tertiary institutions in Oyo state, Nigeria were involved in the study. Four research instruments: Premarital Cohabitation Attitudinal Scale (PCAS; $\alpha = .82$), Parental Authority Questionnaire (PAQ; $\alpha = .87$), Inventory of Parents and Peer Attachment (IPPA; $\alpha = .81$) and Religious Commitment Inventory (RCI 10; $\alpha = .77$) were employed for the study. With the aid of Pearson Product Moment Correlation and Multiple regression, the analyzed results showed that the predictor variables jointly explained about 46 percent variance in attitude towards premarital cohabitation ($F(5,653) = 110.02$, $R^2 = .459$, $P < .001$). Furthermore, in order of magnitude, the study yielded the following results as the relative contributions of predictor variables on attitude towards cohabitation: religiosity ($\beta = -.334$, $t = -11.027$, $P < .001$) permissiveness ($\beta = .318$, $t = 10.475$; $P < .001$); authoritativeness ($\beta = -.186$, $t = -6.293$, $p < .001$); authoritarianism ($\beta = .179$, $t = 5.970$, $P < .001$) and peer attachment ($\beta = .147$, $t = 5.012$, $P < .001$). These results were discussed and it was suggested among other things that counselling psychologists should emphasize positive parenting in their marital counselling and that religious organizations should be involved in the efforts towards reduction of premarital cohabitation among young adults living in campuses.

Keywords: *Attitude, Premarital Cohabitation, Religiosity, Parenting styles, peer attachment.*

Word Count: 243

INTRODUCTION:

Premarital cohabitation otherwise called campus marriage, campus coupling and couple's life is commonly lived out by many young adults in Nigerian higher institutions of learning (Arisuwku, 2013; Alo & Akinde, 2010; Akanbi, 2015). The reasons often given by those involved include studying their partners' suitability for future marriage, protection of partner from flirting around, occasion for adjustment, accommodation problem, sharing of resources, sexual relationship, reduction of cost of living, financial assistance and academic reliance to mention just a few (Soboyejo, 2013; Hadari, 2014; Akanbi, 2015). Unfortunately, research has shown that cohabitation does not often lead to marriage and that those who cohabit often experience divorce than those who do not (Kulu & Boyle, 2010; Wagner & Weiss, 2004; Liefbroer & Dourleijn, 2006).

The consequences of premarital cohabitation among the involved are spelled out and enormous which include inferior relationship (Rayburn, 2007), depression, low self-worth and decrease in satisfaction with life (Stafford, Kline & Rankin 2004). It also include frequent abortion which can lead to death and impairment of uterus, sexually transmitted infection, poor grade and school dropout (Mashau, 2011; Hadari, 2014), premarital pregnancy and the spread of Human Immunodeficiency Virus (HIV) and Acquired Immune Deficiency Syndrome (AIDS) pandemic among young adults in greater proportion (Trotter, 2010); unprepared premarital birth as well as suicidal ideation owing



to disappointment often experienced by cohabiters (Mashua, 2016). Despite these costs noted with premarital cohabitation, there seems to be increasing involvement in the act especially among the campus students. This could be linked with the fact that premarital cohabitation is gaining positive attitude among the modern day young adults. Akanbi (2015), in a study found that although young adults in tertiary institutions are aware of side effects of cohabitation, they still approve of it. Accordingly, Axinn and Thornton (1993) expressed that young adult who approve of cohabitation have the tendency of cohabiting compare to those who disapprove of it. In addition, Cunningham and Thornton, (2005) hypothesised that young adults' positive attitude towards cohabitation has a direct link to it. These colossal aftereffects of premarital cohabitation and increasing positive attitude it gained among emerging adults are enough to prod researchers into exploration of precursors of the attitude to this behaviour in order to proffer apposite correctives.

The concept "attitude" is commonly studied among social psychologists as it helps to explain the view of individuals towards life events, object and their fellow beings as well as the way they interrelate on a social basis. Hence, the concept has acquired a wide range of definition over a past century. For instance, Bogardus (1931) viewed attitude as a predisposition to act toward or against some environmental factors which develop, as a result, a positive or negative value. Also, Allport (1935) defined it as "A mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related" (p. 810). In the perspectives of Baron and Byrne (1984) attitudes can be hypothesized as enduring, overall evaluations of people (including oneself), objects, or issues. Schneider (1988) added that attitudes are evaluative reactions to persons, objects, and events which encompass beliefs and positive and negative feelings about the attitude object. Also, Hogg and Vaughan (1995) conceptualised attitude as a comparatively stable organization of beliefs, feelings and behavioural inclinations towards socially significant objects, groups, events or symbols. Rather than contradictions, these aforementioned definitions are seen as complementary and give a better explanation of the concept. From these diverse definitions, there are some facts that could be harvested. One of such facts is that attitude is not a transitory sensation but a stable and persistent evaluation about the attitude object. In addition, although attitude involves relative stable feelings about socially significant objects it can change over time in case of better information. Besides, the definitions portrayed that attitude is bidirectional in nature as it can be that of approval(negative) or a disapproval (positive) of attitude object. Moreover, the components of attitude comprise of mental (cognitive), feelings (affective) and behavioural predisposition towards objects, issues and situations and it is acquired through experiences.

Premarital cohabitation is defined by Ashling (2011) as living together as couples without being married, at a shared address. As good as this definition appears to be, it seems to be defective in that it fails to provide whether the living together is in same sex or heterosexual relationship. The concept is equally defined as an intimate sexual union between two unmarried partners who share the same living quarter for a sustained period of time (Bachrach, Hindin & Thomson, 2000). Mashau (2011) viewed the concepts as a consensual relationship between a man and a woman who decided to live together as husband and wife and who are having regular sexual intercourse without being married. From the foregoing, it could be deduced that cohabiters enjoy all privileges attributed to marital relationship (including child bearing) except that their union is not bound by any recognized law. Although, three typologies of cohabitation are



identified by Thatcher (1999) which include casual cohabitation (cohabitation with little dedication), conscious preparation also known as trial marriage and marriage substitution which involves replacing marriage for cohabitation, the common trend among campus students is casual type (Akanbi, 2015). In this study attitude towards premarital cohabitation is defined as a relatively stable evaluative (positive or negative) feelings of individuals towards two persons of opposite sex living together as husband and wife and enjoying regular sexual intercourse without their union being bound by any accepted law.

One important factor that predicts individuals' behaviour is the intention to perform such behaviour (Fishbein & Ajzen, 1975). Previous studies have shown that adolescents' ideation and attitude toward future cohabitation as well as marriage plans offers some hints on possible newly emerging norms in relation to union formation (Manning, Longmore & Giordano (2004). Therefore, when the attitude of adolescents is positive towards cohabitation, there is high tendency that they cohabit (Cunningham & Thornton, 2004). This might be the reason why Tucker (2000) suggested that behaviour can be meaningfully explained only when the system of beliefs that surrounds the acts is clearly understood.

Researchers who studied adolescent's attitude towards cohabitation found that adolescents are increasingly developing positive attitude towards cohabitation (Martin, Specter, Martin and Martin, 2003). In Nigeria, Arisukwu (2013) found that cohabitation is common among university students investigated. Akanbi (2015) discovered that the attitudinal disposition of campus students toward cohabitation is high. Therefore, positive intent of tertiary institution students to cohabit is established. What are yet to be known are the predisposed factors toward the attitude. This is why this study is needed.

The need to have a clear-cut definition of the concept 'religiosity' with respect to the current study emanated from the fact of its intricacy to define. This is because the concept is often used synonymously with related terms like religiousness, spirituality, belief, piousness among others which Holdcroft (2006) believed should rather be labeled as dimensions of religiosity instead of using them interchangeably. In another way, different researchers view the word 'religiosity' differently within the perimeter of their disciplines. Consequently, several measures of religiosity have been developed based on the views of each discipline and have in turn generated different results. Therefore, definitions that suit the purpose of the present study are considered.

Defining religiosity, Wulff (1997) viewed the concept as the various organized individual and attitudinal manifestation of different faith traditions. In the opinion of Brewster, Billy and Grady (1993), religiosity includes a total of individuals' religious involvement, religious attendance and affection towards one's religion. Relatedly, Bergan and Mcconatha (2000) perceived religiosity to involve a number of dimensions related with religious belief and involvement. Also, Kim and Esquivel (2011) hypothesized religiosity as the ritualistic or liturgical machines, organized belief systems and doctrine and the desire to relate to the sacred and divine. Additionally, Stolz (2008) conceptualized religiosity as individual preferences, emotions, beliefs and action that refer to an existing (or self-made) religion. Distinguishing the concept from religion, Stolz stressed that religiosity is an individual experience, whereas religion is a cultural phenomenon. For instance, if an individual prays, sacrifices, believes, loves or fears his god then he is religious (His religiosity). On the other hand, Christianity, Islam, Hinduism, African Traditional religions, Christian Science among others are indexes of religion. Therefore in this study religiosity denoted the level of an individual's involvement, belief and



readiness to practice what his religion teaches as well as veneration for the objects of his worship (god).

The relationship between religiosity and premarital cohabitation is well-spelt in the literature that those who cohabit tend to be less religious (Lye & Waldron 1997; Cunningham & Thornton, 2004). The study of Brown, Sanchez, Nock, Delnes and Wright (2006) found premarital cohabitation to be associated with lower level of religiosity. In the view of Cunningham and Thornton (2004), individuals who are less religious, sexually active and male express more positive cohabitation attitudes. Stanley, Whitton and Markman (2004) discovered that people who are more religious stand the chance of less likely to cohabit. In what appears to be contrary, Ashling (2011) found that religion is not importance to cohabiting couples in life. This suggests that involvement in religion does not affect decision to cohabit. Despite this, Ashling found that in some religious groups, religion still forms the basis of decision to cohabit.

Comparing adults with the young ones, Thornton, Axinn and Hill (1992) found adult cohabiters displaying lower degree of religious attachment than the young adults. Crissey's (2005) study revealed that sturdy religious beliefs are directly related to adolescent's expectation to marry instead of cohabitation. Adolescents who hold traditional views (religiosity and attitude above sex and marriage) also demonstrate anticipation for marriage rather than cohabitation (Manning, Longmore & Giordano, 2004). Explaining the religious influence on premarital cohabitation, Duvander (1999) asserted that individuals who are committed to religion are more associated with tradition and as a result prone to marry. Also, Stanley, Rhoades & Markman (2006) explained that those who are less religious have minute information openly available which could guide their individual perception on cohabitation and whether they might personally suffer any side-effect from cohabitation.

Although there seems to be a robust literature showing relationship between religiosity and premarital cohabitation, majority of these studies are foreign. The study therefore seeks to observe whether notable relationship occurs between the two variables in Nigeria, a society which is grossly involved in religious activity and at the same time imbibe western civilization.

Mize and Petti (1997) cited in Cramer(2002) conceptualized parenting style as aggregates or constellation of behaviours that describe parent- child interaction over a wide range of situations and that are presumed to create a persuasive interactional climates. Baumrind (1991) viewed the concept as the normal variations in parents' attempts to control and socialize their children. It is described as how parents establishes and enforce rules and boundaries for their children (Steinberg 1999). Parenting style portrays two essential basics of parenting which include parental responsiveness and parenting demandingness (Maccoby & Martin, 1983). Parental responsiveness, according to Baumrind (1991) implies the degree at which parents deliberately foster individuality, self-regulation and self-assertion by being attuned, supportive and acquiescent to children's special needs and demands. Parental demandingness on the other hand signifies the claims parents make on children to become integrated into the family whole by their maturity, demands, supervision, disciplinary efforts and readiness to challenge the child who defies.

Four major styles of parenting are identified by previous researchers (Maccoby & Martin 1983). These include, authoritative, authoritarian, permissive and neglected parenting.



Going by the two dimensions of parenting styles identified above, authoritative parents are responsive and demanding Authoritarian are demanding but not responsive, permissive parents are responsive but not demanding while neglectful parents are neither responsive nor demanding (Garcia & Garcia, 2009). It should be noted however, that most of the studies available measured parenting style on the basis of the early tripartite model: authoritative, authoritarian and permissive parenting. The reason adduced for this is that not much is known about neglectful style of parenting as the parents concerned are in general not responsive or interested in their children's lives and consequently do not offer to the studies. Hence, there is a dearth of research on this type of parenting (Cramer, 2002). Therefore this study used the measure of three parenting styles earlier mentioned.

Although parenting styles have been widely studied over an extensive variety of behaviour and have been found to influence different aspects of children's outcomes (Gadeyne, Ghesquiere & Onghena, 2004), studies relating the concept of premarital cohabitation are rare. However, studies on the relationship between adolescent premarital sex (which is one of the predominant factors in cohabitation) and parenting styles have shown that parenting styles adopted by parents determine the decision of their children on sexual relationship. For instance, Jamabo & Jamabo (2010) found that parenting styles influence premarital and overall sexual activities. Cherie and Berhanie (2005) equally found children from permissive parents most likely to engage in risky sexual behavior compared to children with authoritarian and authoritative parents.

Other studies have also identified that adolescents of authoritative parents tend to involve in lesser risky behaviour compared with those from other parenting styles (Baumrind, 1991; Jackson, Henriksen & Foshee, 1998). Etzkin (2004) found that adolescents from authoritative parents are likely to provide a delay in their age of sexual initiation compared with those from authoritarian, permissive and neglectful parents. While cautioning against rigid parenting style, Miller, McCoy, Olson and Wallace (1986) explained that when it comes to adolescents sexual behaviour, parenting styles that maximize child compliance in the present might not be effective in the future when adolescents are older and away from their parents' immediate supervision. Since studies have affirmed relationship between parenting styles and factors that relate to premarital cohabitation, this study sought to find the relationship that typology of parenting and premarital cohabitation could breed.

Despite the fact that previous studies have identified the place of socialization in determining the attitude and behaviour of young adults towards opposite sex (Connolly, Furman & Konarski, 2000; Cavanagh 2007), the influence of peer attachment on premarital cohabitation is still scarcely studied among researchers. Among few available literatures, Mwaba and Naidoo (2005) noted that cohabitation and premarital sex have become kinds of passports to acceptance in particular age group. Nazio and Blossfeld (2003) discovered that experiences of peer provide stimulation on decision to cohabit. Adamopoulou (2012) equally found significant peer effects on marital decision. Also, Rindfuss, Choe, Bumpass and Tsuya (2004) found peer influence contributing to the growth in cohabitation among young adults.

Additionally, Didi (2004) found that having peers who are voluptuously active and who pressure others to engage in sex determines the sexual behaviour of adolescents. The outcomes of the study of Manning, Cohen and Smock (2011) revealed that peer significantly influence adolescents decision to cohabit with couples using the vicarious



trials of their peer networks to determine how cohabitation would affect their own relationship. The current study also sought to determine the type of relationship (if any) that would exist between peer attachment and premarital cohabitation.

In spite of snowballing nature of premarital cohabitation among Nigerian tertiary institution students with the attendant negative behavioural sequels, there seems to be research apathy on the concept in Nigeria. The few accessible ones that have observed the concept focused on the general populace. The attention is on helpful and harmful consequences of the agreement and comparison of the structure with marriage system as far as stability and happiness is concerned (Dolgin, 2011; Ogunsola 2011; Schmidt, 2012).

In Nigeria, the focus has been on prevalence (Adeoye, Ola & Aliu, 2011), attitude towards and demographic variance in premarital cohabitation (Akanbi 2015, Arisukwu, 2013). However, the psycho- social determinants of the behaviour are widely neglected. This of course is capable of constricting therapist's efforts towards reduction of premarital cohabitation. It is in the light of this that the current study focuses on investigating the predictive capacity of some psychosocial variables (religiosity, parenting styles and peer attachment) on premarital cohabitation among tertiary institution students.

Research Questions

1. What is the pattern of relationship between religiosity, parenting style, peer attachment and premarital cohabitation among students in tertiary institution?
2. What is the joint contribution of religiosity, parenting style and peer attachment to the prediction of premarital cohabitation among students in tertiary institution?
3. What are the relative contributions of each of religiosity, parenting styles and peer attachment to the prediction of premarital cohabitation among students in tertiary institution?

METHOD

The current research adopted a correlational research design. The method gives opportunity to collect already existing information from a large sample of participants without manipulating any variable. It equally helps to test relationship among variables and draw inferences from the opinion of projected population.

The population for the present study includes students from public tertiary institutions in Oyo state who largely live off campus. Out of these institutions, three tertiary institutions were selected through simple random sampling method. The institutions include Emmanuel Alayande College of Education, Oyo, Federal College of Education (special), Oyo and Ladoke Akintola University of Technology (LAUTECH). From the target population, an aggregate of 654 participants were selected through a stratified random sample technique.

A dissection of the participants revealed that 269 (41.1%) were males while 385 (58.9%) were females. Based on religious affiliation 403 (61.6%) were Christians, 235 (35.9%) were of Islamic religion while 16 (2.4%) were from African Traditional Religion. In relation to course of study, 383 (58.6%) and 271 (41.4%) were university and college of education students respectively. Their age ranged between 16 and 28 years with the mean age of 22.81 and standard deviation 4.18.



MEASURES

Four major research tools were utilized to generate information from the participants which embrace:

Criterion Measure

Premarital Cohabitation Attitudinal Scale (PCAS): This scale was constructed by Akanbi (2015) to elicit response on how young adults perceive the need for premarital cohabitation and its attached consequences. The scale is of 23 items and was designed in the format of Modified Likert 4 –points scale of strongly agree (4), Agree (3), Disagree (2) and strongly Disagree (1). The first 13 items measured perceived reasons for cohabitation while the last 10 items appraised perceived consequences of cohabitation. The highest and smallest scores expected of participants are 92 and 23 respectively. The reliability coefficient of the instrument in the current study using Cronbach alpha yielded $\alpha=0.82$.

Predictor Variables

Parental Authority Questionnaire (PAQ) developed by Buri (1991) designed to assess the parental authority prototypes was adapted for the study. The original scale 30 items each measuring father and mother parenting authority model from the perspective of the child of any age. However, both the father and mother scales are matching aside from references to gender. The current study therefore replaced gender references with the word “parents” asking the participant to indicate the mostly elicited parenting authority in the family. The items represented by each subscale include:

Permissive: (1, 6, 10, 13, 14, 17, 19, 21, 24, and 28)

Authoritarian: (2, 3, 7, 9, 12, 16, 18, 25, 26, and 29)

Authoritative: (4, 5, 8, 11, 15, 20, 22, 23, 27, and 30).

Contrary to 5 – point format of measurement suggested by the author the current study adopted 4 point scale format ranging from strongly disagree (1) to strongly agree (4). The scale is scored by adding up the individual items to comprise the subscale scores. The scores on each subscale ranged from 10-50. The internal consistency reliability values of the scale as recorded in this study are: Permissiveness ($\alpha = 0.75$), authoritarianism ($\alpha = 0.91$) and authoritative ($\alpha = 0.83$). On the whole the scale yielded $\alpha = 0.87$.

Inventory of Parents and Peer Attachment (IPPA):The part three of the IPPA designed by Armsden and Greenberg (1987) to measure peer attachment was adopted for the study. It consists 25 items that measure various qualities of youth’s relationship with their peers including, trust (10 items), quality of communication (9 items) and feeling of anger and alienation (6 items). An example of the items include “When we discuss things, my friends care about my point of view”. The negative worded items were scored in reverse order. The scale was scored on a 5-point rating format ranging varying between Almost Never or Never True (1) to Almost always or always a true (5). The internal consistency reliability of the scale as observed in the present study yielded $\alpha=0.81$.

Religious Commitment Inventory –10 (RCI-10): The instrument was developed by Worthington et.al.(2012) to measure the perception of individuals on how they are committed to their religions. The instrument consists of ten items that measure both interpersonal and intrapersonal religious commitment. The rating format adopted 5 points extending stretching between Not at all true of me (1) and totally true of me (5). An example include: My religious beliefs lie behind my whole approach to life. The



minimum score is 10 while the maximum is 50. The higher scores indicate higher commitment to religion. The internal consistence of the scale for this study yielded $\alpha = 0.77$.

Selected 300 students of Ekiti State University (Oyo campus) offering EGC 311 (research in education) and 400 level University of Ibadan (SPED affiliate) offering GCE 407(inferential statistics) who were trained in the administration of the instrument were involved in the collection of data. The participants were told the purpose of the study and the voluntarism of the exercise. It took each participant average of 25 minutes to complete the scale. The administration of the scale took a period of two weeks on the whole. The Pearson Product Moment Correlation (PPMC) and multiple regression statistics were employed for data analysis.

RESULTS

One of questions meant to be answered by the study is: What is the pattern of relationship between religiosity, parenting style, peer attachment and premarital cohabitation among students in tertiary institution? This question was resolved by subjecting the data collected to statistical scrutiny using PPMC. The outcome is included on Table 1.

Table 1: Summary of Intercorrelations, Means, and Standard Deviations for Scores on the Attitude towards Cohabitation,

Religiosity, Parenting styles and Peer Attachment								
Variable	M	S.D	1	2	3	4	5	6
1. Cohabitation.	58.96	12.91	1					
2. Religiosity	31.9	7.87	-.1479**	1				
3. Peer attachment	68.68	15.5.	.226**	-.147**	1			
4. Authoritarianism	29.46	7.70	.335**	-.181**	.086*	1		
5. Authoritativeness	28.92	6.85	-.313**	-.131**	-.028	-.100	1	
6. Permissiveness	29.35	7.67	.465**	-.212*	.029	.203**	-.191**	1

* Significant at .05 level of alpha

** Significant at .01 level of alpha

Table 1 revealed that the entire variable examined significantly correlated with attitude toward premarital cohabitation. It further showed that negative relationship existed between religiosity and premarital cohabitation ($r_{(652)} = -.479, P < .01$) and authoritative parenting and premarital cohabitation, ($r_{(652)} = -.313, P < 0.001$). However, the relationship is possible for premarital cohabitation and permissiveness ($r_{(652)} = .465, P < 0.001$); authoritarianism ($r_{(652)} = .335, P < 0.01$) and peer attachment ($r_{(652)} = .226, P < 0.01$). The indication from this result is that those who are deeply involved in and practice their religious beliefs and young adults who passed through flexible parenting system exhibit negative attitude towards premarital cohabitation whereas, individuals from permissive and authoritarian styles of parenting with those deeply attached to peers developed positive attitude towards premarital cohabitation.

The study equally examined the composite contributions of the predictor variables to the prediction of the criterion measure (attitude towards premarital cohabitation). The result is shown on Table 2.

Table 2: Summary of Multiple Regressions Analysis between Predictor Variables and Attitude Towards Premarital



Source of Variance	Sum of Squares	df	Mean Square	F
Regression	49907.401	5	9981.480	110.020
Residual	58789.400	648	90.724	
Total	108696.801	653		
R= .678				
R2 =.459				
Adj. R2 =.455				
Std.Err.Est = 9.52493				

Going by the result reported in Table 2 all the predictor variables: religiosity, peer attachment and parenting styles (authoritarianism, authoritativeness and permissiveness) compositely contributed significantly to the prediction of attitude towards premarital cohabitation among young adults in tertiary institutions ($F_{(5,653)} = 110.02$, $R^2 = .459$, $P < .001$). The predictor variables jointly accounted for about 46% of the total variance in attitude toward premarital cohabitation. Other variables beyond the scope of this study might explain the rest (54%) variance not answered for by the composite contribution of the predictor variables investigated in this study. Consequently, taken together the predictor variables examined in this study are powerful predictors of attitude towards premarital cohabitation among campus students.

Table 3: Predictors of Attitude towards Premarital Cohabitation

Predictor	Unstandardised Coefficient		Standardized Coefficients	t-ratio	Sig.
	B	SEB	Beta (β)		
(Constant)	53.674	3.773	14.226		.000
Religiosity	-.547	.050	-.334	-11.027	.000
Peer Attachment	.122	.024	.147	5.012	.000
Authoritarianism	.299	.050	.179	5.970	.000
Authoritativeness	-.351	.056	-.186	-6.293	.000
Permissiveness	.536	.051	.318	10.475	.000

Table 3 showed the independent contribution of each of the predictor variables (religiosity, peer attachment, permissiveness, authoritarianism and authoritativeness) to the prediction of attitude toward premarital cohabitation. The result revealed that the following beta weights which characterized the linear contribution of the predictor variables were detected and presented in order of magnitude: Religiosity ($\beta = -.334$, $t = -11.027$, $P < 0.001$), permissiveness ($\beta = .318$, $t = 10.475$; $P < 0.001$); authoritativeness ($\beta = -.186$, $t = -6.293$, $P < 0.001$), authoritarianism ($\beta = .179$, $t = 5.970$, $P < 0.001$) and peer attachment ($\beta = .147$, $t = 5.012$, $P < .001$).

DISCUSSION OF FINDINGS

This study found all the predictor variables: Religiosity, parenting styles and peer attachment having significant correlation with the criterion variable (Attitude towards premarital cohabitation). The outcome of the study is in agreement with previous studies of Brown et.al (2005); Jamabo and Jamabo, (2010) as well as Nazio and Blossfeld, (2003) who have identified that the predictor variables did not only have influence on premarital cohabitation but also on the decisions of young people to have sex and to marry.



Notably from this study, it was found that as high as about forty-six percent of the total variance in attitude towards premarital cohabitation is accounted for by the combination of the predictor variables examined. This high value suggests that religiosity, peer influence and parenting styles are powerful predictors of attitude towards premarital cohabitation. In addition, the significance of the results at $P < 0.001$ level of alpha is an attestation to the fact that the predictive ability of the predictor variables could not be traced to the occurrence of chance. Hence, the variables should be the spotlight for further studies on determinants of attitude towards premarital cohabitation among young adults.

Religiosity was found to be the most potent among the examined variables on the prediction of attitude towards premarital cohabitation. It was also found that the variable negatively predicted the criterion measure. This suggests that the more an individual is deeply involved in religion, the less he/she develops positive attitude towards cohabitation. The outcome of the study makes sense as they are in tandem with the previous studies of Cunningham and Thornton (2004); Stanley et al (2004) and Crissey (2005) among others who found that premarital cohabitation was associated with lower degree of religiosity. The reason that could be attributed to this could be linked to the fact that those who hold fast and practice their religious beliefs embrace the traditional tenets of their religions which dissent acting as husband and wife before marriage and oppose sex before marriage. On the other hand, youths who are less religious hold more of the western tradition and see cohabitation as a form of civilization which individual can pass through as part of preparation for or an alternative to marriage. The superiority of religiosity over other variables examined as found in this study could also be adduced to the fact that religion determines most of the behaviours and the decision of Africans including their styles of parenting and the type of people they are attached to.

The second most powerful variable influencing attitude towards cohabitation among investigated variables is permissiveness and as could be expected, permissiveness positively predicted attitude towards cohabitation. The outcome is inconsonance with the studies of Cherie and Berhanie (2015) who discovered that individuals who are reared under permissiveness sustained the likeliness of engaging in sexual risk activities. This might not exclude premarital cohabitation. The finding is reasonable as children who are raised under permissive system of parenting are often given freedom to deport themselves the way they choose instead of their parents molding their behavior through discipline. Such children are liable to immaturity and often act at the dictates and influence of their peers. In short, they often act irresponsibly through misuse of freedom. These might have accounted for the present results.

The study also revealed that authoritative has significant predictive value on attitude towards cohabitation among young adults in the campus. The study also showed inverse relationship between the two variables meaning that young adults who passed through authoritative are less likely to engage in cohabitation. The outcome of this investigation is not convoluted. It has been asserted by Etzkin (2004) that adolescents who are raised by authoritative parents are generally far better off than their colleagues raised with other forms of parenting. The study is equally in agreement with the outcomes of researchers like Baumrind (1991) and Jackson et al (1998) who discovered that adolescents who passed through authoritative are prone to lesser risky activities compared with those from other styles of parenting. The reason is clear, adolescents from responsive and demanding parents have better communication with



their parents in sexual matters, are socially skilled, responsive and might have better understanding of the risks associated with premarital cohabitation, Hence, their negative attitude towards the behaviour in this study.

Authoritarianism also significantly predicted attitude toward cohabitation with a direct form of relationship. This suggests that individuals who are raised under authoritarianism are likely to develop positive attitude toward cohabitation. The finding concurred with the earlier study of Miller et al. (1986), Baumrind (1996), Etzkin (2004) who found that children who are raised with harsh and preventive rules are liable to exhibit sexual permissiveness. The reason for the assertion of Miller et al. (1986) is that the parenting style that upholds child's compliance in the present might not be efficient in the future when adolescents are older and out of their parents' immediate supervision. Therefore, campus students may find tertiary education an avenue to exhibit freedom to do what they are strictly restricted from doing by their parents without adequate explanation.

It is quite interesting to find that though peer attachment was found to significantly predict attitude cohabitation, it formed the least predictor variable among the variables examined. This implies that despite the fact that peer group may be a remarkable agent of socialization, when individuals are well involved in religion and well groomed by parents; the influence of peers in decision-making of adolescents might be limited. The significant influence of peer attachment on attitude towards cohabitation only supports Nazio and Blossfeld (2003) Rindfuss et al. (2004), Manning et al. (2011) and Adamopoulou (2012) who found that peer attachment significantly influenced adolescents' decision to cohabit. This is rational as many of the campus students who engage in cohabitation do so to gain the approval of their counterparts. In addition, others engage in the act because they see others (age-mates) doing so. Therefore, cohabitation is viewed as a new trend to marital relationship among peer groups.

CONCLUSION

This study aimed at finding whether religiosity, parenting styles and peer attachment can contribute significantly to the prediction of attitude toward cohabitation among tertiary institution young adults. The outcomes showed that the three variables are fundamental to the prediction of attitude to cohabitation. While negative relationship was observed between religiosity and cohabitation as well as authoritativeness and cohabitation, positive relationship was measured among permissiveness, authoritarianism, peer attachment and attitude towards cohabitation. Therefore, sighting the risks associated with cohabitation and the fact that attitude can influence involvement in cohabitation and based on the result of the study, policy makers will do well to involve religious organizations in their efforts toward educating young adults against involvement in premarital cohabitation. Counselling psychologists (especially marriage counselors) need to lay much emphasis on positive parenting during premarital and marriage counselling as this has been found to reinforce psychological wellness and right decision-making ability among young adults. Behavior change agents equally need to develop therapeutic packages that would encourage positive peer relationship among young adults.

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