


Is cohabitation a prerequisite for marriage?: Exploring Ghanaian emerging adults' attitudes and intentions

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Abstract

With cohabitation increasingly becoming a relationship option for many young adults, understanding the attitudes and intentions that fuel the decision to cohabit is important. Using a generic qualitative research design, we set out to explore this among emerging adults in a Ghanaian university. Our sample included 44 students who participated in a discussion focused on determining what cohabitation means to them, the significance they attach to cohabitation, their evaluations and whether they intend to cohabit. Regarding participants' attitudes, four themes were generated from analyses of the data including 'Meaning of Cohabitation', 'Cohabitation before Marriage is Crucial to Marital Success', 'Cohabitation is a Gateway to Moral and Institutional Transgressions', and 'As Long as We Marry'. Findings also showed significant gender differences in intention to cohabit although the consensus among participants was that one's intention to cohabit is dependent on the individual's personal and vicarious experiences within their environment. Based on these findings, we recommend that counsellors and guardians be equipped with the knowledge base and skills required to help young adults navigate cohabitation relationships and advocate for strengthening policy and education on cohabitation.

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Data Availability Statement included at the end of the article

Keywords

Cohabitation, emerging adulthood, Ghana, attitudes, intentions

Introduction

Historically, the late teens to late twenties were viewed as a time when people experience frequent changes in their exploration of various possibilities in love, work, and worldviews (Chisholm & Hurrelmann, 1995; Erikson, 1968; Rindfuss, 1991). Recently, however, this period no longer seems to be one of brief transition into full adulthood, but a distinct period characterized by change and exploration of possible life directions, better understood as ‘emerging adulthood’ (Arnett, 2000). Emerging adulthood is neither the tail end of adolescence nor the early part of young adulthood but is theoretically and empirically distinct, defined as ages 18–29 (Arnett, 2014; Arnett et al., 2000).

Research on emerging adulthood has prioritized western cultures with limited attention given to cultures within countries of the global south such as Ghana. Indicators of emerging adulthood are shared across many cultures to varying levels, depending on factors such as societal expectations and socioeconomic status. Adulthood in Ghana is marked by economic independence from parents, being able to care for and support a home and children, responsibility for one’s actions and consequences and independent values and personal beliefs outside of parents, among others (Obidoa et al., 2019). In a bid to put themselves in a better standing financially, younger Ghanaians are getting educated to higher levels in the hopes of getting good jobs in Ghana’s increasingly competitive employment market (Atuahene & Owusu-Ansah, 2013; Sasu, 2022). As indigenes of Ghana, we can attest to the fact that without a good-paying job, emerging adults in Ghana must postpone renting their own homes, getting married, and having children until their mid-adulthood years. However, relationships at this age are common and as a result, a formal marriage ceremony gets deprioritized, while young couples who want to save cost on rent, cohabit (Adubia, 2020; Boakye, 2021).

Cohabitation can be defined simply as a consensual non-legal sexual union between adults, male and female, who choose to share accommodation, economic resources, and matrimonial duties, and sometimes procreate without performing any marriage ceremony (Calvès, 2016; Ogunisola, 2011; Popoola & Ayandele, 2019). Furthermore, due to high *bride prices* and other expenses that are associated with these ceremonies in Ghana, families sometimes allow couples to cohabit after *knocking* with the promise of completing the marriage rites later (Attah, 2012; Macaulay, 2015). *Knocking* is a customary traditional marriage rite during which the bridegroom formally introduces himself to his prospective in-laws by sending a bottle of gin each to the woman’s father and her *Abusua Panyin*, who is the head of the extended family (Kyei, 1945). This is done in the beginning stage, but a *bride price* is offered during the final stage of the customary marriage process and refers to payments made by the prospective groom and his family to the prospective bride and her family (Adjei & Mpiani, 2018; Anderson, 2007). All these contribute to the rising occurrence and normalization of cohabitation in Ghana (Adubia, 2020; Attah, 2012; Boakye, 2021; Macaulay, 2015).

Cohabitation continues to boom and there is no evidence of it slowing down (Kamgno & Mengue, 2014; Odimegwu et al., 2018; Sassler & Lichter, 2020). Thus, researchers must move away from their tendency to view young adulthood through a marriage-centric lens and instead embrace the complexity that cohabitation offers (Manning, 2007). Research on cohabitation in America and Europe largely focused on how it relates to marital satisfaction and the likelihood of divorce (e.g., Brown & Wright, 2017; Perelli-Harris et al., 2017; Rosenfeld & Roesler, 2019). In Ghana, however, studies on cohabitation even in relation to marriage are few as far as we are aware (e.g., Macaulay, 2015; Obeng-Hinneh & Kpoor, 2021; Odimegwu et al., 2018). Our current study responds to calls to study the complexities (including attitudes and intentions) around cohabitation (Manning, 2007) within the Ghanaian setting.

Social learning theory, second demographic transition theory and romantic relationships

The Social Learning Theory (SLT; Bandura, 1971) posits that behaviour can be learnt on a vicarious basis by observing others' behaviour and the consequences that follow. According to SLT, individuals learn about which behaviours are socially acceptable and rewarded through observation and direct teachings by significant others, such as parents and close peers (Bandura, 1971). Researchers utilize SLT as a tool to investigate attitudes toward cohabitation, its prevalence, and the role of the family as an important socializing unit (Kgadima, 2017). Through the process of socialization, children observe the relationship dynamic between their parents and use that as a script for how to form and maintain their relationships (Manning et al., 2007). Apart from their parents' role as an agent of socialization, young couples also pick up on behaviours in the media, the norms in their societies, and behaviours that are performed by their peers (Agbeve et al., 2022; Anarfi & Owusu, 2011; Eyiah-Bediako et al., 2021). With cohabitation increasingly becoming a relationship option that young people gravitate toward, we expect that peer influence will result in more positive attitudes toward cohabitation and the intent to cohabit.

The rise in cohabitation, which was accompanied by the decline in marriage rates and the postponement of marriage to older ages, has been popularly framed within the narrative of the Second Demographic Transition (SDT; Žilínčiková & Hiekel, 2018). The SDT identified rising divorce rates and departure from life-long commitments as one of the early signs of this demographic transition (Lesthaeghe, 2010; Lesthaeghe & Van de Kaa, 1986). Central to the SDT theory is ideational change, which is the cultural shift from collectivistic to individualistic norms and attitudes. Proponents of this theory see ideational change as the driving force behind demographic shifts in partnerships and families (Axinn & Thornton, 1992; Clarkberg et al., 1995; Manting, 1996). The first ideational change that is observed in a society's transition, is a shift to unfavourable attitudes toward the institution of marriage. At subsequent stages of the transition, cohabitation is increasingly adopted by people who view it as a steppingstone to marriage and therefore hold more favourable attitudes toward cohabitation (Žilínčiková & Hiekel, 2018). Based on changing patterns of cohabitation, especially with reference to Nordic countries (Kuo

& Raley, 2016), the SDT model suggests that as cohabitation gains more prevalence, society accepts it as a prelude to marriage, and then eventually as a union that is socially recognized as equivalent to marriage (Di Giulio et al., 2019).

Although cohabitation is not a mainstream practice in Ghana, there are some communities where it is more prevalent (Nyarko & Potter, 2021). This is not to say that only a specific group of people in Ghana engage in cohabitation. However, through SLT it can be understood how socialization would influence cohabitation behaviour within these smaller communities and then gradually impact larger Ghanaian communities. This gradual shift in prevalence, attitudes, and acceptance of cohabitation is one of the indicators of the SDT. Other indicators include the decline in marriage rates, increased divorce rates and postponement of marriage to older ages (Žilinčiková & Hiekel, 2018), all of which have been observed within Ghanaian society (e.g., Heaton & Darkwah, 2011; Ntoimo et al., 2016; Popoola & Ayandele, 2019).

Factors relating to cohabitation attitudes and intentions

Gender and age were factors that predominantly predicted attitudes toward cohabitation (e.g., Kgadima, 2017; Lewin, 2018; Manning et al., 2007; Ojewola & Akinduyo, 2017; Shields-Dutton, 2016). In the United States of America (USA), generational differences were observed as a significant differentiator of cohabitation attitudes. Millennials (23–42 years) differed significantly from other cohorts [i.e., the Silent Generation (78–98 years), the Baby Boomer Generation (59–77 years), and Generation X (43–58 years)] in that they held more favourable views of non-marital cohabitation, whereas the other generations did not show as much of a variance between each other (Shields-Dutton, 2016). Among unmarried couples in Eastern and Western Europe and Australia, intentions to live together increased with age for younger people [20–30 years] and decreased with age for older people [31–51+ years] (Lewin, 2018). This contradicts the view that young people hold more liberal values towards marriage and cohabitation. However, younger adults tend to associate age with maturity and readiness, and therefore would typically want to wait until they finish their schooling and are somewhat financially independent before they express intentions to live together. For older couples, living together is more complicated because it requires a merging of finances, careers, children, and lifestyles (Lewin, 2018).

Additionally, there is evidence of an interaction effect between age and gender on cohabitation intention such that younger women tend to have higher intentions to cohabit than younger men, but older women tend to have lower intentions than older men (Lewin, 2018). It can be inferred that younger women may have intentions to live a more traditionally acceptable form of cohabitation and possibly pursue marriage, while older women may prefer living apart from their partners (Lewin, 2018). In Nigeria, no significant age differences in cohabitation behaviours were observed among the young adult students sampled (Ojewola & Akinduyo, 2017). Rather, religious affiliation was a stronger negative indicator of cohabitation intention. Also, mate selection, financial constraints, and desires for intimacy were major factors that influenced cohabitation decision-making within this population (Ojewola & Akinduyo, 2017). Women's and

men's approaches to cohabitation also differed significantly in South Africa (Kgadima, 2017). South African men simply enjoyed the presence of a woman and regarded cohabitation as a temporary state and the idea of marriage as distant, while women cohabited with the hope that it would transition to marriage. Thus, South African women considered cohabitation as a prolonged state of the relationship until their partners proposed or until the bride price had been paid (Kgadima, 2017). However, cohabiting as a trial marriage or cohabiting with the goal of marriage does not necessarily translate to an intentional plan toward marriage (Rogers et al., 2016).

In the USA, majority of the unmarried students sampled from universities had not cohabited, but still held a generally positive evaluation of cohabitation with the most selected reason to cohabit being 'as a steppingstone toward marriage' (42.5%), followed by 'testing the relationship before marriage' (Rogers et al., 2016). Similarly, in Greece, majority of an all-female sample of 194 students chose cohabitation over marriage although they held favourable views of marriage, because of their perceptions of cohabitation (Rontos et al., 2017). Regarding their attitudes toward cohabitation, 41.7% of these students believed that cohabitation was a prelude to marriage, while 22.4% regarded it as the initial stage in the marriage process. Only 14.1% regarded cohabitation as an alternative to marriage, and another 14.1% felt it was indistinguishable from marriage. Evidently, cohabitation is largely viewed as a step towards marriage and intentions to marry are generally enduring which is in line with the early stages of the Second Demographic Transition. However, across Europe and the USA, there is an increasing trend of cohabitation being seen as an alternative to marriage, or even as a union on its own (Di Giulio et al., 2019). Within these trends, there are some differences across countries. In Bulgaria for instance, although cohabitation is prevalent, they still largely follow a very traditional pattern of cohabitation as explained by the SDT theory. In Norway and France, cohabitation is seen as a real alternative to marriage contrary to the case in Italy, where cohabitation is rather seen as one of the ways to delay marriage and childbirth. The USA is in line with France and Norway but cohabitation here is characterized as a temporary union with high levels of instability (Di Giulio et al., 2019). These results suggest that countries are not at different levels on their trajectory to a shared type of cohabitation but rather, cohabitation experiences are culture-specific and heterogeneous.

Focus of the current study

Birth cohorts or generations not only share a period of birth but also share similar social and historical conditions which shape their unique experiences and perspectives (Vera-Toscano & Meroni, 2021). Within our current social climate where people are beginning to embrace various forms of companionships, this current study is timely because cohabitation has evidently shifted from a marginalized status to a common occurrence around the globe. A specific investigation of the attitudes toward cohabitation in Ghana among emerging adults was, therefore, necessary to reveal the breadth of the shift in attitudes toward less traditional relationships and patterns of family formation. While there was ample literature on marriage within the Ghanaian context (e.g., Addai et al., 2015; Amoako et al., 2019; Osei-Tutu et al., 2019), to the best of our knowledge, there

was scanty literature on cohabitation and even less that focused on attitudes toward the phenomenon and why cohabitation rates seem to be increasing steadily (e.g., [Popoola & Ayandele, 2019](#)). We, therefore, aimed to explore attitudes and intentions of emerging adults toward cohabitation. Specifically, we sought to answer the following questions:

1. How do emerging adults define cohabitation?
2. How do emerging adults evaluate cohabitation relationships?
3. What significance do emerging adults attach to cohabitation?
4. Are emerging adults likely to cohabit? Why?

Methods

Author positionality

There are four authors for this current study, three are married, and one is single but has had experiences of cohabitation. In terms of gender, two are cisgender females, the others are cisgender males, and all the study participants are also cisgender females and males. Three of us authors hold PhDs, and one holds an MPhil, but our participants were largely senior level undergraduate students. Although us authors and the participants share the same religious (Christian) and national identity which facilitated communication in both English and Twi (local Ghanaian language widely spoken), we still recognized the intersection of our individual identities which influence our experiences, perspectives, and biases. With this in mind, we made efforts to bracket our existing biases during the data collection and analysis process and made sure to work as a team with regular open discussions to present our findings as accurately as possible.

Study design and participants

Some topics for qualitative research in psychology cannot be adapted to traditional qualitative designs such as case studies, grounded theory, or phenomenology. For instance, using the interview element of a phenomenological design might be a good fit for a study; however, if that study does not seek to understand the lived experiences of its participants, it would not be a true phenomenological study. As such, for this current study, we employed the Generic Qualitative Research Methodology ([Percy et al., 2015](#)). This design meant that we could borrow elements from the various traditional qualitative methods and use whichever we believe to be a good fit. Our focus for this study was not to understand the individual lived experiences of our participants but to explore their opinions, attitudes, and intentions toward cohabitation and so the generic qualitative research methodology was suitable. All participants were interviewed together as one focus group.

Participants were recruited from the undergraduate and postgraduate population of one of the public universities in Ghana with the largest student population. This university is a reputable and well-established institution that admits students from various backgrounds, countries, and cultures, making this the appropriate setting for this study because most

Table 1. Participants' demographic information (N = 44).

Variables	Frequency	Percentage
Age range		
18–24	36	81.8
25–29	8	18.2
Gender		
Cisgender Male	19	43.2
Cisgender Female	25	56.8
Level		
100–200	13	29.5
300–400	26	59.1
Postgraduate	5	11.4

students here would be at the pivotal stage of emerging adulthood. Using convenience sampling, 44 students opted to participate in the study. Majority of the participants were undergraduate students (88.6%), 81.8% were aged 18–24, and all of them identified as Christian. [Table 1](#) provides further demographic details.

Procedure

Participants were recruited through notices that were sent out on various student WhatsApp platforms across all levels with the help of students who were course representatives. These notices contained information on the date, time, venue, and details of the topic for discussion, which was captured as “Cohabitation: Is it a prerequisite for marriage?”. On the set day and time, we set up the venue and welcomed participants who turned up with a bottle of water and showed them to their seats. We allowed about 20 min before we began the discussion to allow participants to arrive and get settled. When it was obvious that we likely would not have any more participants joining the discussion, we introduced ourselves to the participants and informed them that the discussion was for research purposes. They were then given forms to fill out to indicate their consent to be part of the study and have the whole discussion tape-recorded. The form also required them to fill in their details (gender, age, level) to help us record how many participants had responded to our invitation and what their demographics were.

When all participants noted that they were satisfied with the information they had been given and had consented to be part of the study, the discussion began. Four main questions guided the discussion and started with: “What would you describe as cohabitation?” followed by “Is cohabitation a necessary prerequisite for marriage?” then “Would you want to cohabit?” and finally, “What are the reasons for your decision to cohabit?”. Since the discussion was semi-structured, these open-ended questions loosely guided the discussion and so, as and when we deemed it necessary, relevant follow-up questions were asked for clarification. This allowed participants to freely bounce ideas off each other and provide arguments to advance their positions on the subject matter, both of which added to

the quality of information we gathered. This also ensured that participants were kept active and interested in the topic throughout the discussion. The discussion took approximately 3 h and was ended when it was obvious that no new information was forthcoming.

Ethical considerations

Approval for this current study was received from the Departmental Research and Ethics Committee of the Department of Psychology within the university where the study was conducted (Protocol number: DREC/010/20-21). As indicated early on, the informed consent of participants was sought before the data collection process began. They were assured of confidentiality, anonymity, and the right to discontinue participation at any point during the process. None of the participants declined to participate and none of them opted to discontinue at any point during the process. Participants were refreshed with savouries and soft drinks.

Data organization and analysis

Transcription of the discussions was done by the first two authors verbatim including notes on verbal cues that were observed (pauses, laughter, murmurs, use of local language) to ensure that information captured was true to nature. In the transcripts and extracts, participants were identified by their gender and a number that denoted the order in which they first spoke. For example, 'F1' refers to the first female participant to speak, 'M3' would be the third male participant who spoke, and 'M7' would be the seventh male participant who spoke and so on. These labels were used to ensure anonymity and confidentiality for all participants. To analyse the data, we used the thematic analysis method as suggested by [Braun and Clarke \(2006\)](#) to deal with participants' responses to our first three research questions. Thematic analysis is well-suited to generic qualitative studies because it offers a procedure of data analysis that is flexible and compatible with many approaches to qualitative research ([Percy et al., 2015](#)).

Following the steps suggested by [Braun and Clarke \(2006\)](#), we first familiarized ourselves with the data by repeatedly reading the transcripts and taking note of any cues, patterns and meanings within the data that could contribute to a more accurate interpretation. This was done by each of us individually before moving on to the second phase which involved the production of initial codes from the data. We combed through the data, highlighted potential patterns, and then matched them up with data extracts that added detail to the code. After the data had been initially coded, the different codes were sorted into potential overarching themes, and per the fourth step, those themes were refined. At this stage, themes that did not have much data extract supporting them or were too vague were either discarded or collapsed into other themes that they complemented. This was done after we had thoroughly discussed the themes, subthemes, and data extracts until we reached a consensus on what accurately represented and explained the data collected. The fifth step then involved defining and naming the themes after a satisfactory thematic map of the data had been created. This included identifying what each theme was about and

what information it captured so that we could discuss our findings supported by the narratives of the participants.

Regarding the last question as to whether participants intend to cohabit or not, their responses were analysed using content analysis. We found content analysis suitable in this instance because it is useful in examining trends and patterns within communication (Stemler, 2001) and we simply wanted to have a sense of participants' intentions and the reasons behind them. We each tallied the responses, noting how many males and females responded 'yes' or 'no', and then collated the explanations that participants gave for their responses. We then highlighted the most stated reasons, noting the differences and similarities between reasons proffered by males and females. We ended this process by discussing the results of our individual analysis and came to a consensus as to what participants' general reasons concerning their cohabitation intentions were and which quotes accurately represented these intentions.

Findings

In all, 4 themes and 7 subthemes were generated from our analysis of the data. These themes included, 'Meaning of Cohabitation', 'Cohabitation before Marriage is Crucial to Marital Success', 'Cohabitation is a Gateway to Moral and Institutional Transgressions', and 'As Long as We Marry'. To the question concerning participants' cohabitation intentions, approximately 79% of male participants and only 8% of female participants responded confidently that they would choose to cohabit.

Meaning of cohabitation

The first theme describes participants' understanding of a cohabitation relationship and what separates this type of relationship from others. For the first subtheme, *living with someone*, participants were of the view that at its core, cohabitation is simply living with someone, in a shared space. As one female participant put it, "...*cohabitation is living with somebody. That's in the simplest term...living with somebody day-to-day, so you share a home...I will even add living with your roommate as cohabitation because you're sharing the same space*" (F1). The second sub-theme, *not married*, describes cohabitation as what it is not since, as a female participant noted, "*once you're not legally joined together then you're not married. So, if that's not done and you're living together then you're cohabitating*" (F4). Another participant said,

I think it specifically refers to members of the opposite sex or...members of the same sex who're in a relationship. So, they're not married but they're living together...Once you're not in that marriage recognized by the state and you're living together, then I think that's what cohabitation is (M1).

Cohabitation before marriage is crucial to marital success

This was a major theme throughout the discussion with our participants. Central to this theme was the idea that cohabitation helps in getting to know your partner better.

Participants who were pro-cohabitation viewed it as essential to creating confidence and certainty in their choice of partner, which in turn would result in a successful marriage. Some participants expressed that since marriage was such a big commitment, it was essential that they truly get to know their partners as well as test compatibility in terms of lifestyle and behaviour. A participant stated that:

I feel like cohabitation will give you the chance...to get to know your partner well. It's not just about dating...I mean there are so many petty, petty things that cause arguments in relationships, we all know that. But having lived together before marriage, you should get to know whether you want to live with this person for the rest of your lives (F7).

Some participants also raised the point that cohabiting makes it easier to transition to marriage because "*you've been living with somebody for some time so now you know how to manage*" (F1). However, a minority of participants thought that cohabitation is neither necessary for marriage nor guarantees marital success. Some participants cited instances in which marriages have been successful without cohabitation, as noted by M1: "*There have been many marriages that did not have [cohabitation] as a prerequisite but happen to be successful*".

Others reasoned that there is no end to the process of getting to know your partner. Therefore, to these participants, cohabitation is not an assurance that partners get to know each other before marriage, as reflected in the assertion by M2: "*You can never know the person fully, that's why we're called human beings. We're always evolving*". Corroborating this view, F10 also added: "*the person can live with you for three good years, you think he's a saint but behind you, he's a demon*". Additionally, some participants noted that expectations of behaviour and responsibilities within and outside of marriage differed so much that knowing your partner during cohabitation would not be relevant to having a successful marriage as depicted in the following extracts:

I don't think that every single time that you're cohabiting, what you identify would necessarily translate when you get to marriage [and] there are responsibilities now, when children and things come inside so...I still think that [cohabitation is] not a prerequisite [to marriage](M1).

The way I will behave in a stressful situation when I'm married with a child, is totally different from the way I will behave when I am with you as a boyfriend-girlfriend (F8).

Cohabitation is a gateway to moral and institutional transgressions

Participants who were pro-marriage only believed that per their values cohabiting was wrong. To them, cohabitation sets a bad precedent for marriage and causes more harm than good to the partners involved. The following are the subthemes:

Marriage should be revered. Participants largely opined that they hold marriage in high esteem. Their personal religious beliefs, specifically about marriage, sexual purity and

fornication greatly influenced their perceptions about the necessity and harm of cohabitation. The following extracts explain this point further:

I don't think it's okay to [cohabit]... from the perspective of my faith. Marriage is a symbol, it's not just two people deciding that 'I want to live with you for the rest of my life or whatever'. It's actually a symbol of Jesus Christ and the church. I believe that marriage is something that God instituted so if I'm choosing this person to marry, I'm committing it into God's hands as well. Because I'm committing it into God's hands, I'm knowing and trusting that he's going to make a way for us in the future. So, for me, I don't believe that you need to cohabit to find out all of these things (M1).

I feel like [if you cohabit then] you're enjoying what should be enjoyed in marriage when you're not married... it's like what some of us are doing as students. It's like the guy isn't married to the girl but they think they're dating, and this woman comes over to sleep with the guy...If you want to enjoy marriage, get married and that's all (M6).

Other participants agreed with their sentiments but countered that most young people are already fornicating while living apart and so living together does not change anything and might help one avoid the bigger sin of divorce. The following extracts depict this:

The main thing with cohabitation for religion is not having sex before getting married. But we realize these days it's normal for anyone dating so if we're already doing that then why don't we just cohabit and see how it goes (F4).

There're so many pros that comes with [cohabitation]...the Bible may say don't do this ...Let's face it, we don't do everything the Bible says. Marriage, as you said, it's a sacred thing in our Christian homes, right?...So, we really need to get to know people before we decide to spend the rest of our lives with them. Because you don't move into the house and after 4 or 5 years, you're like 'naah I'm divorcing'. Because the Bible frowns upon that too (F7).

Fosters complacency. Regarding this sub-theme, some participants raised concerns that cohabitation would cause partners to become complacent. These participants focused on the men specifically because, within Ghanaian culture, it is the man who goes for a woman's hand in marriage. They also noted that men benefitted more from cohabitation. The following extracts depict this:

People get too complacent and comfortable if you live together. And it's like what's the point of marrying each other. So, I don't think [cohabitation] should be prerequisite at all (F15).

When you live with your parents or you live alone, because he's eager to have you with him, he'll do everything possible, gather every resource needed to come and marry you. But now, you're living with him, if you're not careful you have one baby [and] that is all. He'll never make any effort again. You'll end up losing that marriage because this man is comfortable.

You're with him already, so go and marry for what reason?... It is the woman who will start mounting pressure on the man. Go and marry me (M4).

As long as we marry

This theme delves into the widely accepted assumption that a cohabitation relationship would naturally transition into marriage. In this case cohabiting would serve as a step towards marriage or a stage in the marriage process. Although most participants seemed to tow this line of thought, some differed. The following are the subthemes:

Marriage should be the goal. Participants expressed that cohabitation is fine if marriage is the goal. This sentiment retains the focus of marriage as the desirable conclusion to a courting relationship and highlights its importance to women. According to the participants:

If you use cohabitation as a tool to assess how you're going to live together as a married couple with the intent that you're going to get married, that is okay (F13).

If you guys have made up your mind to be together for long, then I don't see why you shouldn't stay with him for some time and get married to him (F6).

A female participant added that especially for women, marriage is non-negotiable because of the time commitment that a serious relationship requires, in addition to a loss of her prime years. She stated that:

Men can be 40 years or whatsoever and still hop from one girl to another. But what happens is, as a woman ages, she has to consider so many things. So, I won't spend 10 years of my life cohabiting with you, if you won't get married to me and my time is going [F8].

Benefits under a legal marriage. Participants expressed that since cohabitation is not a clearly defined union, there are many ways that the people involved lose out on things they would have been legally entitled to if they were married. They described the feelings of insecurity that crop up within a cohabitation relationship when marriage delays. As one participant put it:

We live in a society where it's very difficult for you to gain something for your children if you're not legally married to somebody. So why would I want [to cohabit] with somebody for so many years and have children if you would not marry me...In cohabitation, when I have a child and all of a sudden, he doesn't want [the relationship] again, me being entitled to certain things is not as much as if I were to be married (F8).

Other participants differed on this point, explaining that there are systems in place that protect cohabiters' interests as well as family that holds cohabiters accountable especially when one of them dies before they could marry. These extracts explain their position:

As for our judicial system, there are so many problems but I'm saying that the law is there that obligates this man to pay childcare or child support (F7).

The 'abusuapanyin' of the girl's family does not care whether the government now says that eem you've been cohabiting for 10 years, so you're now married. They don't care, if the woman dies today, you'll marry the corpse. That's the tradition. You'll marry the corpse; you'll pay the corpse's bride price before they would bury her (F3).

Marriage is not a necessity. Here, some participants generally agreed that cohabitation had merit on its own. In their view, it was okay if cohabitation led to marriage, however, one could be fulfilled in a cohabitation-only relationship. They did not desire for their relationships to be centred on the need to marry as some people are not suited for marriage. As participants noted:

Do we necessarily have to get married? No, why marry when you've found someone you're comfortable with. Cohabitation is cohabitation, marriage is marriage. If you're cohabiting, you should cohabit, if it ends in marriage, that's fine, if it doesn't nothing spoils (M2).

If you have that impression that [cohabitation] should always lead to marriage, [then] we take away the essence of why [cohabitation] exists in the first place (M7).

Is marriage for everyone?...What I've seen about cohabitation so far is that, it is the go-to for people with avoidant personalities in the sense that [some people] don't want to be single, but they also don't want the pressures of being married (F13).

Reasons behind cohabitation intentions

When asked the rationale behind their personal decisions to or not to cohabit, participants referred to and elaborated on some of the points they had made earlier about the benefits and downsides of cohabitation. Those that were pro-cohabitation made mention of the freedom that cohabitation allows, the ability to get to know their partners more intimately, and their own dispositions as exemplified in the following extracts:

As to why I would cohabit, I would definitely like to see the way the mind of my partner works. And that's important for me because my dating experiences have been bittersweet so I would really want to get the mind of who I'll be with and know how they operate in the living space (M7).

I will cohabit because I still believe I need to know my partner before getting married. In fact, I need to get to know if uhm I want to get married. I need to know if I'm marriage material (F7).

The reason why I'd like to cohabit is based on the fact that I enjoy my freedom. And I want my freedom to translate into my marriage. So, if I'm staying with someone and the person does not respect that freedom, I get the chance to be able to cut off that particular kind of relationship (M8).

Participants against cohabitation were concerned about commitment and deception. They viewed cohabitation as a temporary relationship where their effort would go to waste if it did not culminate in a marriage. They also believed there were better avenues to knowing their partners as indicated by the following extract:

If it's just to know some little little things that exist in marriage then sleepover is there. People do that. You even need just a week to even see... some basic things...So, if you see some things you don't like, then you leave. You don't have to go and give yourself for free. And at the end of the day, they won't marry you (F4).

All participants were however in agreement that individual characteristics were the main determinants. They came to the consensus that a person's values, experiences, environment, and personality would determine their decision as to whether they would cohabit as this extract illustrates:

Maybe where you grow up and what happens around you...could make you think that cohabitation is normal and maybe...you've not seen a happy marriage before...all those things could work in your...let me do this and not do this. I think it's individual and context (group murmurs in agreement) (F4).

Discussion

To explain the term cohabitation, participants generally agreed that a cohabiting couple would be one living together when they were not legally married. This was a point of debate as some participants were unsure of what falls under a legal marriage. Some participants equated customary marriages in Ghana to cohabitation, while others explained that even incomplete customary marriages (only knocking) that were due to difficulties in paying the bride price are still seen as valid marriages by the family. This is in line with [Attah's \(2012\)](#) and [Macaulay's \(2015\)](#) findings that because of bride price and financial constraints families allow couples to cohabit with the caveat of completing marriage rites later. It should also be noted that among religious Ghanaians, a customary marriage is seen as a part of the marriage process that needs to be followed by a marriage under the ordinance which requires a church wedding or an Islamic marriage to be complete. However, it should again be noted that customary marriages are recognized by the state as complete legal marriages ([Obeng-Hinne, 2018](#)).

Regarding whether couples should cohabit before marriage, there was no consensus among participants. Some participants were pro-cohabitation, believing that it was crucial to a marriage's success. However, a subset of this group was accepting of cohabitation only if it would transition into marriage. Others were anti-cohabitation and felt there was no need for cohabitation, that it was problematic and caused more harm than good. For the pro-cohabitation group, the argument was that cohabitation allows partners to know each other better to decide whether they are compatible for marriage, a sentiment which is consistent with literature (e.g., [Manning et al., 2007](#); [Rogers et al., 2016](#)). They noted that cohabitation enables individuals to appreciate the true character of their partners that is

often hidden during dating. It also allows them to become familiar with their partner such that they can create a system of handling problems, to avoid petty arguments that would have otherwise put a strain on their marriage. Additionally, they believed that marriage was an enormous commitment and thus cohabitation would ensure that they are able to make an informed decision. This is somewhat consistent with the notion that Ghanaian marriages transcend the couple due to the involvement of families and the community (Boateng, 1996; Obeng-Hinneh & Kpoor, 2021). These parties contribute to partner selection, marriage, and childcare and their investment places added pressure on these emerging adults to choose right and do well in marriage.

Anti-cohabitation participants rebuffed the arguments raised by pro-cohabitation participants by noting that many marriages did not start with cohabitation and yet were successful and thus cohabitation did not guarantee a successful marriage. This is supported by Rhoades et al. (2009) who reported that couples who cohabited had the worst outcomes as compared to couples who did not cohabit or at least got engaged before cohabiting. However, Kravdal et al. (2022) noted that marriage does not seem to confer additional benefits to cohabiters since the mental health benefits of cohabitation and marriage are similar. Additionally, participants noted that since human beings constantly evolve, the process of getting to know one's partner is unending. They also noted the difference in relationship dynamics between cohabitation and marriage, pointing out that expectations of behaviour and responsibilities in both types of unions vary considerably; hence, cohabitation did not provide any assurance of marital success. This is in line with Kgadima's (2017) finding that cohabiters experienced a disconnect when it came to the expectations they each had for a union as undefined as cohabitation is. Participants went on to explain that cohabitation experiences will not translate exactly in marriage due to differences in priorities and responsibilities that come with having children for example.

The anti-cohabitation participants also opined that cohabitation trivializes the marriage process and this view was largely dependent on personal, moral, and religious beliefs. This is consistent with previous studies (Malek, 2016; Okyere-Manu, 2015) highlighting family values, cohabitation challenges and religion as factors that determine cohabitation attitudes. However, to counter the argument that cohabitation was morally wrong, pro-cohabitation participants noted that testing out the relationship would reduce the likelihood of divorce, which is the lesser of two evils. They added that the assumed sexual nature of cohabitation is what goes against religious texts, but this is a non-issue since everyone already engages in pre-marital sex. The anti-cohabitation participants noted though that this link to fornication and promiscuity, coupled with the stricter gender roles women have to follow, means that cohabitation is more discouraged and punished in women than in men, a fact that is supported by Delevi and Bugay (2010). Women across many societies are cautioned about their "biological clocks", encouraged to settle down quickly, and fed the narrative that they are only desirable in their youth, which contributes to their fear of running out of time. Participants agreed with this and spoke about a fear of complacency on the part of men who had more to benefit in a cohabitation relationship. They noted that in the Ghanaian culture men go for women's hand in marriage, and therefore would be more eager to complete the marriage rites if the woman lives apart from him. However, once the woman lives with him, he already enjoys the

benefits of having her at home and when they start a family together, other responsibilities crop up that take priority away from a marriage ceremony.

A section of pro-cohabitation participants believed that once the relationship was going to be transformed into marriage then cohabitation was okay, thus seeing cohabitation as a steppingstone towards marriage. This position shows their high desire for marriage and their drive to sustain marriage as the goal of any relationship, a sentiment that is highlighted across various studies (e.g., [Attah, 2012](#); [Kgadima, 2017](#); [Manning et al., 2007](#); [Rogers et al., 2016](#)). Participants believed that marriage was non-negotiable due to the benefits that come with having a legal marriage where they would feel secure, and their interests would be better protected. In addition to this, as [Obeng-Hinne and Kpoor \(2021\)](#) explained, many cohabiters are neglected and stigmatized by their immediate family who do not agree with their choices. This rids them of the social support that would have helped them advocate their interests and those of their children should they have any while cohabiting. A minority of pro-cohabitation participants however stated that marriage is not a necessity at all. These participants (mostly male) noted that while marriage may be more desirable cohabitation is an equally valid union on its own and did not have to transition to marriage. This may seem in contrast with [Lewin's \(2018\)](#) findings that women held more favourable attitudes toward cohabitation, but it is important to note that this positive attitude could have been a result of an expectation for cohabitation to end in marriage. Additionally, since men's finances are a significant factor that pushes couples to cohabit and delay marriage, it makes sense for men to favour cohabitation more ([Manning et al., 2007](#); [Obeng-Hinne, 2018](#)).

From the foregoing, although there were very mixed opinions on cohabitation being a prerequisite for marriage, there was a clear preference when it came to cohabitation with marriage intentions versus cohabitation solely. This is supported by [Rogers et al. \(2016\)](#) and [Rontos et al. \(2017\)](#) who both found that within their samples, cohabitation was seen as a step towards marriage, and this was the motivation for cohabiting. Furthermore, as the SDT model suggests, openness to cohabitation begins from a marriage-intended type of cohabitation ([Žilinčíková & Hiekel, 2018](#)). Also, gendered experiences in cohabitation relationships evidently shaped participants' attitudes toward cohabitation. Although there were members of both genders that were pro-cohabitation, there was a stronger endorsement of cohabitation by the male participants. When participants were asked about their intentions to cohabit, 79% of them responded that they would cohabit, and only 8% of women stated confidently that they would. This somewhat positive attitude towards cohabitation primarily by males corresponds with findings from literature which show an increasing affinity towards cohabitation in Ghana ([Baataar & Amadu, 2014](#); [Popoola & Ayandele, 2019](#)). This increasing acceptance of cohabitation exemplifies the SDT theory.

Additionally, [Kgadima \(2017\)](#) explains that fundamentally men and women approach cohabitation very differently. Men simply enjoy the presence of a woman while women cohabit with the goal that it would transition to marriage. Women, therefore, perform their 'wifely duties' as if it is a real marriage while men are hesitant to give up their youth. Per the SLT, these kinds of experiences would colour men's and women's perceptions, attitudes, and intentions toward cohabitation as is evidently the case with our participants. Furthermore, the theory complements participants' consensus that there was no one

answer to the question of whether cohabitation is a prerequisite for marriage but that, one's intention to cohabit was dependent on the individual, their personal and vicarious experiences within their environment.

Limitations and directions for future research

The main limitation of our study is the fact that our sample was taken from a university educated population whose realities of emerging adulthood may reflect their relatively more privileged background in comparison with that of the average Ghanaian young adult. Another limitation worthy of note is that this study did not collect information on participants' ethnicity, sexuality, current relationship status, and socioeconomic status. As these could influence participants' attitudes toward cohabitation, caution should be taken in interpreting and applying these findings. We therefore recommend that future studies should sample emerging adults from the general population with particular attention given to accounting for human diversity as that would provide a fuller perspective of cohabitation attitudes and intentions in Ghana. Future studies should also delve deeper into the complexities of gender differences and religiosity as they relate to cohabitation attitudes and intentions on a larger scale.

Conclusion and recommendations for practice

We set out to explore attitudes and intentions of emerging adults toward cohabitation with the aim to determine what cohabitation means to them, the significance they attach to it, and whether they are likely to cohabit. Our findings suggest that participants view cohabitation as a situation in which couples live together without being legally married. Also, there was no consensus among participants regarding whether cohabitation is a prerequisite for marriage, as those who were pro-cohabitation believed it was crucial to marital success while those who were anti-cohabitation believed it trivializes marriage. Some pro-cohabitation participants were however of the view that cohabitation must necessarily be followed by marriage. A minority of participants (mostly male) believed that cohabitation was a completely valid union on its own and did not have to transition to marriage. The anti-cohabitation views were largely dependent on participants' personal, moral, and religious beliefs. Additionally, there were significant gender differences in intention to cohabit although the consensus among participants was that one's intention to cohabit is dependent on an individual's personal and vicarious experiences within their environment.

Society's negative attitudes toward cohabitation coupled with the gender dynamics in such a relatively uncharted territory like cohabitation leaves room for confusion and vulnerability for the parties involved, especially the women. There is therefore the need to equip counsellors and guardians with the knowledge base and skills required to help young adults navigate these relationships and the strain it could have on their day-to-day functioning. Since there is a lack of proper systems that protect and support cohabiters and a lack of education on these existing systems, in addition to the rising numbers of

cohabitees, governmental bodies should strengthen policy and education on cohabitation across the various socio-economic groups in Ghana.

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Data availability statement

The [datasets](#) generated during and/or analysed during the current study are available from the corresponding author on reasonable request to aagyasi-gyamerah@ug.edu.gh.

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