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COHABITATION AS A CORRELATE OF ACADEMIC SELF EFFICACY AMONG UNIVERSITY UNDERGRADUATES

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ABSTRACT

This study investigates the relationship between cohabitation and academic self-efficacy among undergraduates at Federal University, Oye-Ekiti. The study was guided by three research questions. The study employed descriptive research of the survey type and a multistage sampling technique in the selection of 350 undergraduates. The instrument that was adopted for the study was a questionnaire titled "Cohabitation and Cohabitation Problems" (CCP) used in explanation and analysis of cohabiting sample in America by Donald Wayne Bower. Moreover, "Bandura Academic Self Efficacy Scale" (BAS) developed by Bandura (1996) was also used for the study. Data was analyzed using percentages, mean and Pearson Product Moment Correlation. The findings of the study showed that the level of cohabitation behaviours is high, while the level of academic self-efficacy is low among undergraduates of Federal University, Oye-Ekiti. Also, the results showed that there was a negative linear relationship between cohabitation behaviour and academic self-efficacy among undergraduates of Federal University, Oye-Ekiti. The study concluded that cohabitation behaviour was relatively prevalent while the overall level of academic self-efficacy was low among undergraduates of Federal University, Oye-Ekiti.

Keywords: academic self-efficacy, cohabitation, undergraduates

Introduction

The academic performance of students plays a crucial role in the production of skilled graduates who can contribute meaningfully to a nation's economic and social development. In Nigeria, students' academic outcomes are therefore closely linked to broader national development goals. One psychological factor that has been widely associated with academic performance is self-efficacy. Self-efficacy refers to an individual's belief in their ability to perform actions necessary to achieve specific outcomes (Bandura, 2013). It reflects confidence in one's capacity to regulate motivation, behaviour, and social environment in order to manage challenges and accomplish set goals. Individuals with high self-efficacy are more likely to approach tasks with persistence, demonstrate resilience in the face of difficulties, and achieve desired outcomes.

Academic self-efficacy specifically relates to students' beliefs about their ability to successfully perform academic tasks within learning environments such as schools, colleges, and universities. University education represents an important stage in human capital development, as it provides individuals with the knowledge and skills required for employment and social participation. Although university life can be demanding, it is also a critical developmental period for late adolescents and young adults. Empirical evidence supports the importance of academic self-efficacy in this context. Musa (2020) reported a significant relationship between academic self-efficacy and academic performance among university undergraduates, with observed variations across gender.

In recent years, scholarly attention has increasingly focused on cohabitation among students in tertiary institutions. Globally, cohabitation has increased over the past decades. For instance, in the United States, the number of cohabiting couples rose from 5.1 million in 2004 to over 7.5 million in 2011 (Jayson, 2019, as cited in Obikeze et al., 2020). Similarly, studies have documented cohabitation as a common practice among Nigerian university undergraduates (Alo, 2018; Alo & Akinde, 2010; Obikeze, Obi, & Mmegbuanaeze, 2020). Arogundade et al. (2024) further reported a moderate prevalence of cohabitation among undergraduates in Ekiti State.

Several factors have been identified as influencing students' involvement in cohabitation practices. These include housing challenges, financial constraints, and changing social norms (Iyekolo, 2021). Some students reportedly cohabit to assess compatibility prior to marriage, while others perceive the practice as socially acceptable within the university context (Adeyera et al., 2023). Research has also linked cohabitation among undergraduates to reproductive health concerns and other social outcomes. Cohabiting relationships often involve shared living arrangements, emotional obligations, and intimate relationships, all of which require time and emotional investment that may intersect with academic responsibilities.

The increasing student population and limited availability of adequate social infrastructure and funding in Nigerian tertiary institutions have been associated with various coping strategies adopted by students (Yusuf & Ibrahim, 2024). One such strategy is student cohabitation, sometimes referred to as campus co-residence. Previous studies suggest that cohabitation may be associated with behaviours such as substance use, interpersonal conflicts, and other risk-related activities, which have the potential to affect students' academic engagement and psychosocial functioning (Beck, 2013). Engagement in intimate relationships may also influence time allocation and academic focus, thereby affecting students' academic self-efficacy.

Gender has been identified as a variable that may influence students' participation in cohabitation and related outcomes. While some studies suggest that females may experience lower self-esteem and confidence in heterosexual relationships, Alebiosu (2020) argued that gender alone does not significantly determine students' involvement in cohabitation, as both males and females may exhibit diverse behavioural patterns. Empirical findings on gender differences remain mixed. Arogundade et al. (2024) observed significant gender differences in cohabitation practices among undergraduates in higher institutions in Ekiti State, whereas Imo (2017) reported higher cohabitation rates among female students in Ebonyi State University, primarily for reasons related to relationship satisfaction. Conversely, Kuperberg (2014) found a higher prevalence of cohabitation among males. Given these inconsistent findings, the present study seeks to examine the impact of cohabitation on academic self-efficacy among undergraduates of the Federal University, Oye-Ekiti.

Statement of the Problem

The prevalence of cohabitation and its potential effects on students' academic self-efficacy has become a concern among educators and researchers. As a result, this development has prompted researchers to examine the advantages and drawbacks of cohabitation for both students and society at large. Despite the trend among university students, Nigerian scholars have not conducted much empirical work on student co-habitation in higher institutions. This gap in literature needs to be addressed. The study aims to examine the correlation between cohabitation and academic self-efficacy among undergraduates of Federal University, Oye Ekiti.

Research Questions

This study provided answers to the following research questions

1. What is the level of cohabitation behaviour among undergraduates at Federal University, Oye Ekiti?
2. What is the level of academic self-efficacy among undergraduates at Federal University, Oye Ekiti?
3. What pattern of relationship exists between cohabitation behaviours and academic self-efficacy among undergraduates of Federal University Oye-Ekiti?

Literature Review

Concept of Cohabitation

Cohabitation is commonly defined as the shared living arrangement of two individuals in an intimate relationship without legal marriage. Onoyase (2020) conceptualised cohabitation as the co-residence of emotionally and sexually involved partners outside marriage, while Unachukwu and Iloakasia (2018) emphasised the sexual and non-marital nature of such relationships. Within the university context, Duyilemi, Tunde-Awe, and Adekola (2018) described cohabitation as *campus marriage* or *campus coupling*, highlighting its informal yet socially recognised nature among students. Across these definitions, there is consensus that cohabitation involves shared residence, emotional commitment, and sexual intimacy. However, most definitions focus on the *structural characteristics* of cohabitation rather than its *psychological or academic implications*. This limitation is particularly evident in undergraduate-focused studies, where cohabitation is often discussed as a social trend with limited attention to how it influences students' academic beliefs, motivation, and self-regulation—key components of academic self-efficacy.

Historically, cohabitation was viewed as a precursor to marriage, but contemporary studies suggest that young adults increasingly perceive it as a normative stage of romantic involvement (Kate, 2017). Within tertiary institutions, cohabitation has become more visible, yet institutional responses tend to focus on behavioural regulation rather than understanding its academic and psychological correlates. This gap underscores the need to examine cohabitation beyond moral or social judgments, particularly in relation to students' academic functioning.

Factors Contributing to Cohabitation

Existing literature identifies multiple interacting factors that influence cohabitation among undergraduates. Social influence appears central, with Manning and Brown (2016) noting that media representations and social media normalisation of cohabiting relationships shape young people's attitudes and expectations. Peer influence further reinforces this pattern, as students are more likely to cohabit when close friends are already doing so (Manning et al., 2015). Sexual exploration has also been identified as a motivating factor. Ciritel (2022) and Sassler et al. (2018) observed that cohabitation is often perceived as a means of testing intimacy and relationship compatibility. While these studies explain *why* students cohabit, they offer limited insight into how such arrangements affect students' academic confidence, focus, and persistence.

Structural factors such as accommodation shortages and financial constraints are particularly salient in the Nigerian context. Rising housing costs and limited on-campus accommodation have compelled many students to share living spaces off-campus (Yewande & Mayowa, 2024). Although shared accommodation can provide social support (Worsley et al., 2021), the literature remains divided on whether such support enhances or undermines

academic self-efficacy. This ambiguity suggests the need for context-specific studies that examine not only the prevalence of cohabitation but also its academic implications.

Consequences of Cohabitation

Research on the consequences of cohabitation among undergraduates presents mixed findings, particularly with respect to academic outcomes. Some studies suggest that cohabitation may provide emotional support, shared academic resources, and increased accountability, which can positively influence academic engagement (Adeniyi et al., 2024). Such supportive dynamics may enhance students' confidence in their academic abilities and promote persistence. Conversely, several studies indicate that cohabitation may introduce distractions, time mismanagement, and emotional strain, which can negatively affect academic focus and self-belief (Andayani et al., 2026; Nnubia & Eze, 2024). Conflicts arising from shared responsibilities, financial disagreements, or incompatible lifestyles may further reduce students' perceived control over their academic activities.

Importantly, while these studies discuss academic performance broadly, few directly examine academic self-efficacy as an outcome variable. Consequently, it remains unclear whether cohabitation primarily affects students' grades, their confidence in handling academic tasks, or both. This distinction is critical, as self-efficacy influences motivation, resilience, and long-term academic success.

Concept of Academic Self-Efficacy

Academic self-efficacy refers to students' beliefs in their ability to successfully organise, execute, and regulate academic tasks (Bandura, 1997). Scholars consistently agree that academic self-efficacy influences students' motivation, effort, persistence, and response to academic challenges (Klassen & Usher, 2017). Students with high academic self-efficacy are more likely to engage actively in learning, seek assistance when needed, and maintain confidence despite setbacks. While academic self-efficacy has been widely studied in relation to teaching quality, parental support, and prior achievement, comparatively little attention has been paid to the role of students' living arrangements and romantic relationships. Given that academic self-efficacy is shaped by environmental and social factors, cohabitation represents a potentially significant but underexplored influence.

Cohabitation and Academic Self-Efficacy

Studies examining cohabitation and academic outcomes often report negative associations with study habits and academic engagement (Chukwu, 2016; Okoroji, 2015). These studies suggest that romantic involvement may reduce time allocated to academic activities, thereby affecting students' academic confidence and goal attainment. However, most of these findings focus on academic performance rather than students' self-perceptions of competence. Furthermore, existing studies tend to adopt a deficit-oriented perspective, emphasising distraction and poor performance while overlooking possible moderating factors such

as relationship quality, emotional support, and gender differences. As a result, the specific pathways through which cohabitation influences academic self-efficacy remain insufficiently explained. Given the mixed and limited evidence, particularly within Nigerian universities, there is a clear need for empirical investigation into how cohabitation affects undergraduates' academic self-efficacy. This study addresses this gap by examining the relationship between cohabitation and academic self-efficacy among undergraduates of the Federal University, Oye-Ekiti.

Theoretical Framework

This study is anchored in Albert Bandura's Social Cognitive Theory, which offers a comprehensive framework for understanding the relationship between cohabitation and academic self-efficacy among students. Social Cognitive Theory posits that individual behavior is shaped by the dynamic interplay between personal factors, behavioral patterns, and environmental influences (Luszczynska, & Schwarzer, 2020). Within this context, cohabitation serves as a significant environmental factor that can shape students' academic experiences and beliefs about their own academic capabilities. For instance, students who cohabit with peers or romantic partners are exposed to various forms of social support, observational learning, and shared routines, all of which can have profound effects on their academic self-efficacy (Shao et. al, 2024). Bandura emphasizes that self-efficacy is influenced by mastery experiences, vicarious experiences (observing others' successes), verbal persuasion, and emotional states. Through the lens of Social Cognitive Theory, cohabitation can provide opportunities for students to observe and emulate academically successful behaviors, receive encouragement or feedback from cohabitants, and manage stress in a supportive environment. Additionally, the quality of interpersonal relationships within a cohabiting arrangement may either bolster or undermine a student's confidence in their academic abilities (Olawole et al., 2025). For example, positive interactions and collaborative study habits can enhance motivation and resilience, while conflicts or lack of support may contribute to academic self-doubt. By focusing on the mechanisms through which cohabitation influences academic self-efficacy—such as social modeling, encouragement, and emotional regulation—this framework allows for a nuanced exploration of both the benefits and challenges associated with different living arrangements. Social Cognitive Theory informs both the structure of the research questions and the selection of study variables by providing a coherent framework for understanding how cohabitation as a social environment interacts with students' self-efficacy beliefs. This theoretical alignment strengthens the study's explanatory power and ensures that the investigation of cohabitation and academic self-efficacy is grounded in a well-established psychological theory.

Purpose of the Study

The main purpose of this study was to find out if cohabitation correlates with

academic self-efficacy among students of Federal University, Oye-Ekiti. Specifically; the study sought to:

1. assess the level cohabitation among undergraduates of Federal University Oye Ekiti.
2. examine the level of academic self-efficacy among undergraduates of Federal University, Oye-Ekiti.
3. examine the pattern of relationship that existed between cohabitation and academic self-efficacy undergraduates of Federal University, Oye-Ekiti.

Methodology

Research Design

The descriptive research of the survey type was adopted for this study. The method allowed the researchers to obtain large sample size of the target population with a purpose of making generalisation on the entire population.

Sample and sampling Procedure

The population of this study consist of all undergraduates of Federal University, Oye Ekiti. The target population of this study comprised of 28, 396 undergraduates of the Federal University, Oye-Ekiti. The sample size of the study consists of 395 undergraduates of Federal University, Oye-Ekiti. The sample size was determined using Yamane's (1967) formula for finite populations at a 5% margin of error, which is appropriate for survey research involving large populations. However, only 350 questionnaires were retrieved considering the attrition rate of 45, yielding a response rate of approximately 88.6%. The retrieved sample was deemed sufficient for analysis and considered adequate to ensure representativeness for data analysis.

Multistage sampling technique was adopted to conduct the study. At the first stage, simple random sampling was used to select seven faculties out of the fourteen faculties in the university. The selection of 50% of the faculties was intended to ensure broad coverage of diverse academic disciplines and enhance the representativeness of the sample. At stage two, two departments were randomly selected from each of the seven selected faculties, resulting in a total of fourteen departments. At stage three, simple random sampling was used to select respondents from the chosen departments. To achieve balanced representation across the departments, an equal allocation method was employed. Given a total sample size of 350 and fourteen selected departments, the number of respondents per departments was 25. Accordingly, twenty five undergraduate students were selected from each department, yielding a total of 350 respondents.

Instrumentation

The instrument that was adapted for the study was a questionnaire titled "Cohabitation and Cohabitation Problems" (CCP) used in explanation and analysis of cohabiting sample in America by Donald Wayne Bower. 10 items were adapted from cohabitation questionnaire. The response format was four-point likert rating scale. Moreover, "Bandura Academic Self Efficacy Scale" (BAS) developed by Bandura (1996) was also used for the study. It has 10 items which were adapted. A 4-point rating system was used for the items, with 1 denoting "strongly disagree" to 4

denoting "strongly agree", indicating the degree to which respondents participate in or agree with each item. The face and content validity of the instrument were ascertained. The instrument was presented to the experts in Guidance and Counselling, and Tests and Measurements from the Faculty of Education, Federal University, Oye Ekiti and Ekiti State University for evaluation. After the corrections, the instrument was adjudged to be good enough for the study. The reliability of the instrument was established through Cronbach alpha analysis and the result showed a reliability coefficient of 0.87 which was high enough for an instrument of this nature. The researcher sought the consent of the Heads of Departments concerned to administer the instrument on the student's approval was granted. The instrument was administered to the students in the lecture halls. There was no time limit and the respondents were informed of the rationale for the test administration and were assured that the exercise is for research purpose only. The data collected was analysed using frequency counts, percentage scores and Pearson Product Moment Correlation.

Results

Table 1: Distribution of Respondents by Gender, religious Affiliation and Age Group

S/N	ITEM	FREQUENCY	PERCENTAGE
1	**Gender**		
	Male	141	40.3
	Female	209	59.7
2	**Religious Affiliation**		
	Christianity	292	83.4
	Islam	56	16.0
	Others	2	0.6
3	**Age Group**		
	15-20	138	39.4
	21-30	175	50.0
	31-35	37	10.6

Table 1 shows the distribution of respondents by gender, religion and age group. As shown above, 141 (40.3%) were male and 209 (59.7%) were females. Also, 292 (83.4%) were Christians. 56 (16%) were Muslims while 2 (0.6%) of the respondents practiced other religion. Moreover, 138 (39.4%), 175 (50%) and 37 (10.6%) of the respondents were between age 15-20, 21-30 and 31-35 years respectively. From the distribution, it can be deduced that there are more female respondents than male respondents and there are more Christian participated in the study more than other religions.

Research Question One: What is the level of cohabitation behaviour among undergraduates of Federal University, Oye Ekiti?

Table 2: Percentage Analysis of respondents Cohabitation Behaviour

	Frequency	Percentage	Cumulative Percentage
LOW	129	36.9	36.9
HIGH	221	63.1	100.0
TOTAL	**350**	**100.0**	

Table 2 shows that 36.90% of the respondents scored low in cohabitation behaviours measure while 63.1% scored high in cohabitation behaviours measure. This implies that majority of the students used for this study scored high. Hence, the level of cohabitation behaviours is high among undergraduates at Federal University, Oye-Ekiti.

Research Question 2: What is the level of academic self-efficacy among undergraduates of Federal University, Oye Ekiti?

Table 3: Percentage Analysis of respondents Academic Self-Efficacy

	Frequency	Percentage	Cumulative Percentage
LOW	248	70.9	70.9
HIGH	102	29.1	100.0
TOTAL	**350**	**100.0**	

The result in Table 3 shows the level of academic self-efficacy among undergraduates of Federal University, Oye-Ekiti. The result shows that 70.9% of the respondents scored low in academic self-efficacy measure while 29.1% scored high in academic self-efficacy measure. It can therefore be concluded that the level of academic self-efficacy is low among undergraduates of Federal University, Oye Ekiti.

Research Question 3: What pattern of relationship exists between cohabitation behaviours and academic self-efficacy among undergraduates of Federal University Oye-Ekiti?

Table 4: Analysis of Respondents Relationship between Cohabitation Behaviour and Academic Self-Efficacy

Variable	N	Mean	SD	Df	*r.*	*P* value
Cohabitation Behaviour	**350**	**1.98**	**0.140**			
				348	**-0.26**	**0.043**
Academic Self Efficacy	**350**	**2.00**	**0.135**			

Level of significance: 0.05

The result in Table 4 indicates the pattern of relationship between cohabitation behaviour and academic self-efficacy of undergraduates of Federal University, Oye-Ekiti. The result shows that there is a negative linear relationship (-0.26) between cohabitation behaviour and self-efficacy among the undergraduates of Federal University Oye

Ekiti at 26%. The results indicated that the higher the cohabitation behaviour, the lower the academic self-efficacy among undergraduates of Federal University, Oye Ekiti.

Discussion and Findings

The result from table 2 revealed that respondents have high level of cohabitation behaviour. In view of the analysis of the respondents' cohabitation behaviour 63.1% of the respondents exhibited high level of cohabitation behaviour, while 36.9% of the respondents exhibited low level of cohabitation behaviour. The finding of this study provides important insights into the prevalence of cohabitation behaviour among undergraduates of the Federal University, Oye-Ekiti. The results indicate a relatively high level of cohabitation behaviour among the respondents. This finding suggests that cohabitation is a common living arrangement among undergraduates of Federal University, Oye-Ekiti. This pattern may be understood within the context of Nigerian public universities, where limited on-campus accommodation, rising off-campus housing costs, and financial constraints compel many students to share living spaces. In addition, increasing social acceptance of cohabitation among young adults and reduced parental supervision in university settings may further contribute to this trend.

The result from table 3 revealed that respondents have low academic self-efficacy. In view of the analysis of the respondents' academic self-efficacy, 70.9% exhibited low level of academic self-efficacy, while 29.1% exhibited high level of academic self-efficacy. This finding suggests that a substantial proportion of undergraduates may lack confidence in their ability to manage academic tasks, persist in the face of academic challenges, and regulate their learning behaviours effectively. Within the context of Federal University, Oye-Ekiti, this low academic self-efficacy may be associated with factors such as large class sizes, limited academic support services, high academic workload, and adjustment difficulties faced by students in a developing university system. The result of this study does not however align with the report of Ozuome, Oguzie, Onwukwe, and Emeji (2024) who asserted that In Imo State, many students exhibit high levels of academic self-efficacy. Moreover, the findings of the study do not align with that of Bwenvu (2023) who found out that students of Makerere University have a high level of self-efficacy. These differences may be attributed to variations in institutional resources, learning environments, and student support structures. Therefore, the discrepancy does not necessarily invalidate the present findings but rather highlights the importance of contextual factors in shaping students' academic self-beliefs

Moreover, for the third research question which sought to ascertain the pattern of relationship between cohabitation behaviour and academic self-efficacy of undergraduates of Federal University, Oye-Ekiti, the result in table 4 showed that the higher the cohabitation behaviours, the lower the academic self-efficacy among undergraduates of Federal University, Oye Ekiti. This suggests that while cohabitation

behaviour is associated with lower academic self-efficacy, it explains only a modest proportion of the variance in students' academic self-beliefs. This finding implies that cohabitation is not the sole determinant of academic self-efficacy but rather one of several interacting factors. The negative association may be explained by increased time demands, emotional involvement, and shared responsibilities associated with cohabiting relationships, which may reduce students' perceived control over their academic activities. Reduced study time, emotional stress arising from relationship conflicts, and divided attention may weaken students' confidence in their academic capabilities. The findings partially align with earlier studies that reported negative academic outcomes associated with romantic involvement and cohabitation among undergraduates (Chukwu, 2016; Okoroji, 2015). However, unlike studies that suggest a strong detrimental effect, the present study demonstrates a weaker association, indicating that the impact of cohabitation may vary depending on context, relationship quality, and individual coping strategies.

Conclusion and Recommendations

Based on the data collected and analysed in this study, this research reaches a conclusion that that cohabitation behaviour is relatively prevalent among the undergraduates, while the overall level of academic self-efficacy was low. Furthermore, the study established a statistically significant negative relationship between cohabitation behaviour and academic self-efficacy, although the magnitude of this relationship was small to moderate. Therefore, the following recommendations were made for consideration.

1. University counselling units should develop programmes aimed at enhancing students' academic self-efficacy, particularly in areas such as time management, goal setting, and stress regulation.
2. The university may consider integrating life-skills education into orientation programmes and general studies courses. Such programmes could address healthy relationship management, decision-making, and coping strategies that support academic focus and personal well-being.
3. Efforts should be made by university management and relevant stakeholders to improve access to affordable and adequate student accommodation.

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