



Wholly owned by UTAR Education Foundation
(Co. No. 578227-M)
DU012(A)

COHABITATION AND RELATIONSHIP STABILITY: UNDERSTANDING THE
CHALLENGES AND ADAPTIVE STRATEGIES OF UNMARRIED COUPLES

CELESTE LEE XIN ROU

LEONG QIAO YI

A RESEARCH PROJECT

SUBMITTED IN

BACHELOR OF SOCIAL SCIENCE (HONS) PSYCHOLOGY

FACULTY OF ARTS AND SOCIAL SCIENCE

UNIVERSITI TUNKU ABDUL RAHMAN

SEPTEMBER 2025

Cohabitation and Relationship Stability:

Understanding the Challenges and Adaptive Strategies of Unmarried Couples

Celeste Lee Xin Rou, Leong Qiao Yi

This research project is submitted in partial fulfilment of the requirements for the
Bachelor of Social Science (Hons) Psychology, Faculty of Arts and Social Science, Universiti
Tunku Abdul Rahman. Submitted on September 2025.

Copyright Statement

© 2025 Celeste Lee Xin Rou, Leong Qiao Yi. All rights reserved.

This final year project report is submitted in partial fulfillment of the requirements for the degree of Bachelor of Social Science (Hons) Psychology at Universiti Tunku Abdul Rahman (UTAR).

This final year project report represents the work of the author, except where due acknowledgment has been made in the text. No part of this final year project report may be reproduced, stored, or transmitted in any form or by any means, whether electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the author or UTAR, in accordance with UTAR's Intellectual Property Policy.

ACKNOWLEDGEMENTS

It would be impossible to complete this thesis without the assistance and cooperation of a host of individuals and organization. Therefore, we deeply appreciate the guidance and wisdom provided by Wirawahida binti Kamarul Zaman (Final Year Project Supervisor) to complete the research study.

We are deeply grateful to our parents for their warm and sweet encouragement as well as their understanding. Besides, we must give special thanks to several friends whose continuous support and wise counsel that we value and appreciate immeasurably: Gan Kah Hee, Kor Fong Ming, Lau Jia Le, Lim Wen Nee, Lim Yi Ling, and Tai Yi Ying, who gave us strong emotional and moral support.

To every one of you, we thank you. This research has been completed by having all of your efforts and contributions.

CELESTE LEE XIN ROU

LEONG QIAO YI

DECLARATION

We declare that the material contained in this paper is the end result of our own work and that due acknowledgement has been given in the bibliography and references to ALL sources be they printed, electronic or personal.

Name : CELESTE LEE XIN ROU

Student ID: 21AAB04201

Signed : 

Date : 29th Aug 2025

Name : LEONG QIAO YI

Student ID: 21AAB04917

Signed : 

Date : 29th Aug 2025

APPROVAL FORM

This research paper attached hereto, entitled Cohabitation And Relationship Stability:
Understanding The Challenges And Adaptive Strategies Of Unmarried Couples prepared and
submitted by Celeste Lee Xin Rou and Leong Qiao Yi in partial fulfillment of the requirements
for the Bachelor of Social Science (Hons) Psychology is hereby accepted.



Date: 1 September 2025

Supervisor

Puan Wirawahida binti Kamarul Zaman

Abstract

In Malaysia, unmarried cohabitation is increasingly common, but limited research has been done on how couples deal with this arrangement in a society shaped by cultural and religious norms. This qualitative phenomenological study aimed to explore the challenges and adaptive strategies towards challenges that faced by unmarried couples during cohabitation, as well as how they affect their relationship stability. The interviews were conducted online through Microsoft Teams platform and open-ended questions were asked during the interview. There were a total of eight individuals which formed four couples and the age range of the participants were from 20 to 30. The participants were all Chinese Malaysian and had cohabitated for at least six months. Thematic analysis was used to capture the essence of participants' experiences and generate themes according to the research objective. The findings discovered a few themes which were adjustment to living habits, external pressures, financial tension, enhanced relationship understanding through cohabitation, strained relationship, collaborative maintenance of household and relationship, conflict resolution and negotiating societal and familial perspectives. The challenges faced by unmarried cohabiting couples caused stress, frequent arguments and doubts about the relationship which will affect relationship stability. The findings of this study showed that unmarried cohabiting couples in Malaysia need to deal with a combination of personal, cultural and financial stressors. This research brings significant practical implications for implementing relationship modules, developing awareness campaigns and educational seminars and gaining insights into potential challenges in the future by reflecting on the live experiences of other unmarried cohabiting couples.

Keywords: external pressures, financial tension, strained relationship, challenges, adaptive strategies, relationship stability

Subject area: H1-99, Social sciences (General)

Table of Contents

	Page
Abstract	v
List of Table	ix
Chapter	
I Introduction	1
1.1 Background of Study	1
1.2 Problem Statement	2
1.3 Research Objectives	4
1.4 Research Questions	5
1.5 Significance of Study	5
1.6 Definition of Terms	6
II Literature Review	7
2.1 Introduction	7
2.2 What is Cohabitation, and Why do People Cohabitate?	7
2.3 How does Cohabitation get Introduced into Society in the 20th Century?	8
2.4 Trend of Cohabitation in Malaysia	9
2.5 Challenges and Possible Adaptive Strategies to Cohabitation	10
2.6 The Differences of Cohabitation and Marriage	11
2.7 The likeliness of Cohabitation transitioning to Marriage	12
2.8 Theoretical Framework	12
2.8.1 Bronfenbrenner's Ecological Systems Theory	12

COHABITATION AND RELATIONSHIP STABILITY: UNDERSTANDING THE CHALLENGES AND ADAPTIVE STRATEGIES OF UNMARRIED COUPLES	vii
2.8.2 Social Exchange Theory	13
III Methodology	15
3.1 Research Design	15
3.2 Sampling Procedures	16
3.2.1 Sampling Method	16
3.2.2 Demographic of Participants	16
3.2.3 Location of Study	17
3.3 Rationale for Sample Size	17
3.4 Pilot Study	18
3.5 Data Collection Procedures	19
3.5.1 Ethical Consideration	19
3.5.2 Procedures of Obtaining Consent	20
3.5.3 Data Sources	20
3.5.4 Description of Data Collection Procedures	21
3.5.5 Interview Protocol	21
3.6 Triangulation Method	23
3.7 Reflexivity	23
3.8 Data analysis	24
IV Results	28
4.1 Demographics	28
4.2 Findings	28
4.2.1 First Research Question	29
4.2.2 Second Research Question	36

COHABITATION AND RELATIONSHIP STABILITY: UNDERSTANDING THE CHALLENGES AND ADAPTIVE STRATEGIES OF UNMARRIED COUPLES	viii
4.2.3 Third Research Question	39
V Discussion	50
5.1 To explore the challenges that faced by unmarried couples during cohabitation	50
5.2 To explore the adaptive strategies towards challenges faced by unmarried couples	52
5.3 Theoretical Implication	56
5.4 Practical Implication	58
5.5 Limitations	59
5.6 Recommendations	60
5.7 Conclusion	61
References	63
Appendices	73
Appendix A Interview Questions	73
Appendix B Ethical Approval Letter	75
Appendix C Personal Data Protection Form	77
Appendix D Interview Consent Form	79

List of Tables

1	Identification of Themes with Sub-Themes, Codes and Meanings	29
2	Identification of Themes with Sub-Themes, Codes and Meanings	36
3	Identification of Themes with Sub-Themes, Codes and Meanings	39

Chapter I

Introduction

1.1 Background of Study

In recent years, the practice of cohabitation, where two people decide to live together before marriage, has been increasingly popular in Malaysia. The general definition of cohabitation is living together in a romantic relationship without getting married (Brown et al., 2023). The percentage of cohabiting couples in Malaysia is increasing as the cohabitants felt that the advantages of marriage were insufficient to offset the possible financial and emotional suffering of divorce or other marital issues. So, they choose to live together before they step into marriage (Yik, 2021). For many people, living together is a significant step in figuring out what cohabitation means and how it affects their relationship stability. The topic of cohabitation and relationship stability has been the focus of various recent studies, exploring the challenges and adaptive strategies of unmarried couples in maintaining long-term relationships.

Moreover, on 24 July 2017, Malaysia's women, family and community development minister, Datuk Seri Rohani Abdul Karim addressed a question of whether unmarried couples living together constitute "households". She raised this question as one of the issues of cohabitation in Parliament. She emphasised that violent incidents involving cohabiting couples are distinct from typical assault cases involving strangers, even though she acknowledged that such incidents could be prosecuted or reported to the police under other statutes. This could be considered as another issue of cohabitation (Lim, 2017).

The key issue of cohabiting couples is relationship stability. There are some studies indicating that cohabiting couples generally experience higher rates of relationship dissolution

than married couples due to the lack of formal commitment and social support for their relationship. According to Eickmeyer et al. (2023), the research found that cohabiting couples, especially among younger adults, face more breakups, often due to differing long-term goals or external pressures such as societal expectations or economic factors. Many couples who move in together view cohabitation as a step toward marriage, but financial disputes often lead to relationship instability when it does not meet their expectations (Baryła-Matejczuk et al., 2020).

Adaptive strategies are also essential for sustaining cohabiting relationships. There is some research suggesting that cohabiting couples who establish open communication, clear expectations, and mutual goals tend to have more stable relationships. For example, a study highlighted the importance of communication for relationship adjustment over time, showing that couples who discussed and aligned on goals were more likely to experience relationship satisfaction and stability (Foran et al., 2022). Additionally, cohabiters often adopt financial planning strategies to address one of their main barriers to marriage, as nearly 38% of cohabiters cite finances as a primary reason for moving in together but also as a challenge to relationship progression (Graf, 2019).

The purpose of this qualitative study is to investigate the lived experiences of cohabiting couples in order to comprehend the particular difficulties they encounter and how it affects their relationship stability. By examining these interactions, the study seeks to advance knowledge of adaptive strategies used by unmarried couples to manage their challenges faced to maintain their relationship stability during cohabitation.

1.2 Problem Statement

The prevalence of young people living together prior to marriage has been rising in Pacific Asian settings. A newspaper company had organized a survey in Japan during year 2004 about the experience of cohabitation, and about 20 to 40 percent of women agreed they had cohabited before (Lesthaeghe, 2020). It is suspected that cohabitation rate in Asian countries rises due to the exposure of western cultures, and individuals realized it was a choice to have cheaper leaving cost in case the relationship failed to work (Shi & Lievens, 2022). Some western countries had considered cohabitation as an alternative to marriage due to its decreasing importance in practical settings, as it serves more as a symbolic meaning (Uprety, 2023). This raises the question of whether cohabitation would be more effective in increasing relationship stability rather than marriage.

There was not much study researching relationship stability during cohabitation or connecting this issue to challenges faced during the cohabitation period. Even though there is an article discussed about relationship stability during cohabitation, it was not the center of focus in the study (Foran et al., 2022). A research had discovered that cohabitation, living-apart-together relationships, and dating are the three categories of unmarried relationships that are comparable to each other but are usually of lower quality than married relationships (Brown et al., 2022). Despite their apparent similarities, it is still unclear why cohabiting relationships are more unstable than married ones. This can be addressed as a gap in the knowledge of how and why cohabitation affects the stability of relationships within couples.

Other than that, because of Malaysia's national religion is Islam, cohabiting before marriage is strongly prohibited among Muslims as it is a sin for them to live together as unmarried couples (Carsten, 2021). As a result, there was a lack of research about cohabitation as an unmarried couple in Malaysia, let alone challenges and relationship stability during

cohabitation. This spikes as a valuable research topic in Malaysia, as this country contains different views of cohabitation from various religions and ethnicities. If the exploration of challenges and adaptive strategies during cohabitation is not being done, cohabiting couples may face higher risks of separation. Lack of tailored support services would also be devastating for couples during cohabitation. As many relationship counseling services and public policies are traditionally tailored to married couples, cohabiting couples could be left without relevant resources to address their specific relationship struggles, such as differing expectations about commitment, finances, and family roles. Addressing this gap could help determine whether cohabiting in Malaysia builds relationship stability or decreases it due to challenges faced.

During cohabitation, there must be some big or small challenges faced by couples, which makes it necessary to investigate the challenges faced by couples that cohabit and their way of solving or adapting process. The challenges faced also would be affecting couple's relationship stability. One study found the response of a partner towards stress while living together is crucial to their relationship satisfaction, and this will affect the stability of the relationship (Bar-Shachar et al., 2023). This study aims to identify the challenges faced during cohabitation, their strategies to adapt to the challenges and how the challenges influence relationship stability among unmarried couples who cohabit. Participants would be given the opportunity to respond to the topic issue through a semi-structured interview. In the end, the results might help couples understand the challenges they might face during cohabitation and help them better grasp the key idea of maintaining relationship stability or bonding emotionally.

1.3 Research Objectives

1. To explore the challenges that faced by unmarried couples during cohabitation
2. To explore the adaptive strategies towards challenges faced by unmarried couples

1.4 Research Questions

1. What are the challenges faced by unmarried couples during cohabitation?
2. How does the challenges faced affect couples' relationship stability?
3. What adaptive strategies do unmarried couples used to maintain relationship stability during cohabitation?

1.5 Significance of Study

By identifying important trends and challenges that occur during cohabitation, this study seeks to give cohabiting couples some useful guidance for comprehending and improving relationship stability. The results of this study might provide cohabiting couples some specific strategies for resolving typical issues during cohabitation and predictive insights into how it may affect their relationship satisfaction. Different expectations, communication failures, or financial difficulties while cohabitation are examples of boundaries that couples may encounter in order to achieve relationship stability. Future couples can get insight into potential risks and implement preventive actions before diving into living together to improve their relationship by learning from the experiences of research participants.

Marriage counselors will benefit from this study by acquiring deeper insights into the dynamics unique to cohabiting couples compared to traditionally married pairs. It also provides them a better understanding of the unique difficulties and coping mechanisms that cohabiting unmarried couples experience. Counsellors can modify their treatment approaches to meet the particular requirements of cohabiting couples by having a thorough awareness of the dynamics of these relationships. Besides that, counsellors can create more successful interventions that support relationship stability and happiness with the use of this knowledge. Some information

including effective conflict resolution methods and adaptive tactics for managing societal pressures can be learnt from this study by marriage counsellors.

By providing a comprehensive, in-depth examination of cohabiting couples' experiences and methods for preserving relationship stability, the research on cohabitation and relationship stability greatly benefits scholars and researchers. This study can provide a foundation for further research, allowing academics to expand on qualitative findings and investigate different aspects of cohabitation that may be overlooked by using only quantitative data. It advances scholarly understanding and adds to the larger conversation on social and familial structures by improving current ideas and models about family dynamics and relationship stability. Furthermore, by combining viewpoints from public policy, psychology, and sociology, the results can encourage interdisciplinary cooperation and produce a more comprehensive knowledge of cohabitation.

1.6 Definition of Terms

Cohabitation refers to a situation in which two individuals live together as husband and wife inside a family structure that is comparable to marriage but do not actually have a marriage ceremony. Additionally, it is not a legally recognised co-residential union and does not indicate a lifelong commitment to be together (Malek, 2016). Malaysia is a multiracial country which includes Malays, Chinese and Indians. Cohabiting before marriage is strongly prohibited among Muslims but it is not prohibited for non-Muslims (Carsten, 2021). Cohabitation can be served as a marriage trial, a substitute for marriage, a substitute for dating and being unmarried or as an alternative in cultural and social context (Sassler & Cooperstock, 2023).

Relationship stability can be defined as the perceived continuity, fulfillment, and resilience of a romantic relationship over time. This includes the couples' ability to explore challenges without dissolution (Foran et al., 2022).

Chapter II

Literature Review

2.1 Introduction

This chapter discussed the origin and development trend of cohabitation throughout the century across various countries. Malaysia's trend of cohabitation would be mentioned. Other than that, past studies about the different challenges faced by cohabiting unmarried couples, as well as differences of cohabitation and marriage would also be reviewed. Although it is not much relevant to our key study, the likeliness of cohabitation relationships transitioning to marriage also would be discussed.

2.2 What is Cohabitation, and Why do People Cohabitate?

Cohabitation is the practice of sharing a home and engaging in romantic relationships together without getting married (Brown et al., 2023). The origin of the term "cohabitare" comes from the mid-16th century. It is the combination of *co-* 'together' and *habitare* 'dwell' in Latin, which forms *cohabitare*. Due of the wide variety of cohabiting couples with varying objectives and viewpoints, the definition of cohabitation is still unclear (Thornton et al., 2008). Casper and Bianchi (2001) found four types of cohabitation that mainly explain cohabiting motives, which are: alternative to marriage, precursor to marriage, trial marriage, and coresidential dating. Research found that most individuals viewed cohabitation as a transition from singlehood to marriage (Shenk, 2018). It is theorized that when couples cohabit, they often do so to see whether they are compatible enough to live together in a marriage for the rest of their lives. Conversely, the trend of cohabitation is increasingly becoming a viable alternative to marriage.

2.3 How does Cohabitation get Introduced into Society in the 20th Century?

Starting in the late 1960s, premarital cohabitation rates and durations rose dramatically in the United States (Kuperberg, 2018). Their findings found that sudden increase of cohabitation may be caused by birth control pill's widespread availability and increased economic opportunities for unmarried women in the late 1960s and early 1970s. This means women can have sex before marriage with little concern for unintended pregnancies, and a new mindset and standard known as the "sexual revolution" had taken place. Starting from the 1970s, there is a debate on whether cohabitation is a step towards marriage, or it makes a substitute for marriage (Trask & Koivunen, 2007). According to Di Giulio et al. (2019), cohabitation patterns are developing similarly across different nations in Europe and North America, with an overall decreasing trend of cohabitation as a pre-marital experience and a spike of cohabitation as an alternative to marriage.

In the late 1980s to 1995, 74% of cohabitators had the intention of marriage (Manning & Smock, 2002). Besides that, it is found many articles had done research on demographic perspectives on cohabitations, which is usually focused on Second Demographic Transition (Probert & Thompson, 2024; Lesthaeghe, 2014). The Second Demographic Transition is characterized by "sustained sub-replacement fertility rates, a variety of living arrangements apart from marriage, a breakdown between marriage and reproduction, and no fixed population" (Lesthaeghe & Surkyn, 2007). Cohabitation is still age-dependent in the majority of European countries, and between 2004 and 2008, most couples living together were in their twenties. It can be assumed that cohabitation does occur as a precursor to or substitute for the first or second marriage (Kasearu & Kutsar, 2011). Although being viewed as a negative behaviour, premarital

cohabitation actually spread to quite a few Pacific Asian societies from 1990s onwards (Lesthaeghe, 2020).

From the Asian countries' perspectives, there was more research done on the topic of cohabitation in Japan, China, and the Philippines than in other countries. According to Jones (2017), 20% of females aged 25 to 34 in Japan claimed they had cohabitated at some point in 2004. Other than that, the rise of cohabitation in China between 2010 and 2012 was mostly caused by both ideational shifts and economic growth (Yu & Xie, 2015). Cohabitation is found more common among males with greater levels of education and between men and women from higher-status households. This indicates that individuals who have an education level of college degree would be more likely to cohabit. Apart from that, cohabiting women in the Philippines reached record high rates across all age groups, according to the 2013 Demographic and Health Survey (Lesthaeghe, 2020). In a predominantly Catholic nation where divorce and abortion are prohibited, this is a startling discovery. There was not much research focusing on cohabitation in Asian countries or Malaysia to be specific. The reason that the topic of cohabitation is hardly seen or discussed by countries of Southeast Asia is due to the culture of cohabitation being largely forbidden (Jones et al., 2015).

2.4 Trend of Cohabitation in Malaysia

The trend of cohabitation in Malaysia had only caught on from the early 1990s (Malek, 2016). It is believed that the influence of Western countries is mostly responsible for the growing acceptance and widespread cohabitation in Malaysian society (Shi & Lievens, 2022). In Malaysia, there is no law that provides protection to the property interest of unmarried cohabitants if they happen to be separated (Karuppiah, 2017), but the trend of cohabitation does

not decrease because of this disadvantage. It is believed that cohabitation is on the rise in Malaysia because, to cohabitants, the advantages of marriage were not enough to compensate for the possible financial and emotional suffering of divorce or other marital issues. However, there would be challenges waiting for them if they chose to live together, such as managing expectations, navigating social stigma, and resolving conflicts. There is recent data that shows that families and friends tend to give cohabiting individuals lower ratings compared to those who are in a romantic relationship or single (Dagar & Chawla, 2024).

While the trend indicates a shifting attitude toward relationships, little is known about the specific factors contributing to relationship stability during cohabitation or the adaptive strategies that unmarried couples employ to address these challenges. This gap highlighted the need to explore the ways of cohabiting couples in Malaysia to navigate their relationships, particularly within a socio-cultural and legal environment that does not actively support cohabitation. By addressing these issues, the study aims to provide valuable insights into the dynamics of cohabitation and offer guidance to couples that are considering cohabitation as a pathway to relationship stability.

2.5 Challenges and Possible Adaptive Strategies to Cohabitation

One article argued that there are some negative effects of cohabitation, which are physical abuse, increasing depression rate, and responsibility neglecting (Malek, 2016). This could be viewed as the potential difficulties that could be faced by couples who are seeking to cohabit. During COVID-19 period in Malaysia, dyadic coping was found to be an important factor that predicted the well-being of cohabiting couples during the lockdown (Seok et al., 2022). This suggests that couples' well-being would increase when they resolved the issues they

faced during cohabitation as a unit. According to Tam et al. (2011), improved communication skills are linked to both improved conflict resolution strategies and improved mental health during cohabitation and marriage. This can be an indicator that when couples face some challenges during cohabitation, effective communication within each other can be useful and helps achieve relationship stability.

It is crucial to find out what causes a relationship to be unstable during cohabitation to add on knowledge about the possible issues that couples would face that could be prevented. There is hardly much research on the stability of relationships amongst cohabiting unmarried couples, but rather more in focusing on marital stability (Manning, 2020). Findings suggested that challenges faced by unmarried couples living together are also mostly unknown. So, this research could be beneficial to add to the literature about the potential challenges faced by unmarried cohabiting couples, as well as their strategies to solve or adapt to the challenges posed.

2.6 The Differences of Cohabitation and Marriage

Cohabitation is mostly different from marriage although they might look alike due to both living together with their partner. Regarding the linked issue of separate lives, it is proven that cohabitators receive less support from their families and from one another, pool their incomes less than married people, and possess houses more rarely (Kravdal et al., 2023). Furthermore, while marriages that are without prior cohabitation tend to boost religious engagement, cohabitation decreased young adults' religious participation (Shenk, 2018).

The fact that many couples in the US and other countries cohabited without getting married and may receive some of the privileges and obligations associated with marriage further

blurs the legal line between cohabitation and marriage (Thornton et al., 2008). It can be more difficult for cohabiting couples to compromise on issues like money, hobbies, and domestic tasks (Shenk, 2018). This is because the concept of cohabitation for most couples are built on autonomy as well as freedom. There is a positive correlation found between the number of domestic tasks that are equally shared and the quality of relationships between men and women (Carlson, 2022). This indicates that relationship quality would be increased if both partners shared equal amount of household responsibility, thus relationship satisfaction would also be increased.

2.7 The likeliness of Cohabitation transitioning to Marriage

Apart from that, a research had investigated about the probability of cohabitation transferring to marriage (Manning & Smock, 2002). They discovered that male socioeconomic situation had a greater positive impact on the transition from cohabitation to marriage than does females. According to Miller et al. (2011), it is common for cohabitants to expect something more from marriage when transitioning into one. When a couple progresses from living together to being married, they discover that they are closer to one another and have developed a stronger, more genuine joint identity to conform to cultural expectations or acting as a family (Hall & Adams, 2020). Because of the unsuccessful marriages young individuals have witnessed, some people lack the courage to commit to marriage (Shenk, 2018). This leads to an increasing percentage of people that are raised in divorced and remarriage households believe that love is fragile.

2.8 Theoretical Framework

2.8.1 Bronfenbrenner's Ecological Systems Theory

The theoretical framework used in this research is Bronfenbrenner's Ecological Systems Theory. Ecological Systems Theory can explain how each system in the theory interacts with each other and affect the relationship stability of the cohabiting couples. Bronfenbrenner's Ecological Systems Theory contains five systems including microsystem, mesosystem, exosystem, macrosystem and chronosystem.

The interactions with family and close friends will influence the individual's attitude towards cohabitation. The interaction between the family microsystem and peer group microsystem could have a major impact on the relationship stability of the individual and the partner such as familial pressure and supportive peer group. Moreover, if the parents hold an opposing attitude toward cohabitation, it affects the couple's perceptions indirectly and might cause the relationship to become unstable. This will make the couples struggle on the attitude toward cohabitation as they struggle between choosing not to cohabit due to familial pressure and to cohabit due to supportive peer network. Furthermore, the external framework of media representations can change the individual's perception toward cohabitation as the media could present the benefits of cohabitation to make cohabitation less stigmatized and more socially acceptable. Other than that, the attitude of an individual toward cohabitation will be indirectly impacted by the laws and policies as cohabitation is frequently stigmatized or punished in Malaysia (Malek, 2016). Lastly, life transitions or evolving cultural norms could affect the individual's attitude toward cohabitation as the individual is growing older and gaining experiences each passing day. The individual may view cohabitation differently when moving through different life stages.

2.8.2 Social Exchange Theory

The theoretical framework used in this research is Social Exchange Theory. The core concept of the theory is costs versus benefits. It could be explained by the costs that are paid out by the cohabiting couples is the effort of overcoming the challenges they faced and the benefits they have are the advantages that are brought by adaptive strategies or solving the challenges. Individuals may face many challenges during cohabitation with their partner and they need to invest time, money and energy to overcome the challenges. For instance, if the individual faces the challenges of uneven household responsibilities with the partner, then the individual needs to distribute more time on doing the household chores.

In the context of Social Exchange Theory, the investment of time, money and energy represents the cost of overcoming the challenges faced by the individual and their partner, while the benefits in this theory are the benefits that are brought by successful application of adaptive strategies. For example, both sides of a couple did not do any housework like mopping the floor or cleaning the toilet when they were living together, and they had an argument about it. The challenge here is the situation of neglecting housework, while the strategy of overcoming it could be splitting the housework equally to both sides of the party. If the adaptive strategy can overcome the challenges effectively, then it could reduce the conflict between the individual and the partner. Other than that, reducing conflict can also maintain the stability of the cohabiting relationship. In this relationship, the individual will balance the potential costs and benefits of the relationship with the partner. In other words, the individual will most likely leave the partner if the individual found out that the costs are exceeding the benefits in the relationship.

Chapter III

Methodology

3.1 Research Design

A qualitative research design has been chosen for this study. Finding out the "who, what, or where" of particular experiences or events is known as a qualitative method (Turale, 2020). It works effectively for research projects that are required to develop first-hand experiences of the phenomenon, such as individual experiences. This research aimed to investigate the relationship of cohabitation and relationship stability. Relationship stability and the cohabiting experience could not be measured by quantitative approach which includes questionnaires, experiments, or structured observations. Participants' experiences needed to be accessed and analyzed individually to understand the different perspectives in their situation.

The qualitative study is appropriate for this research because it aimed to understand the challenges faced and adaptive strategies used by cohabiting couples, relating them to their relationship stability. The variety of challenges confronted by couples that are living together as well as ways to get through them are not capable of being accessed through filled-in questionnaires. It is most likely to be uniquely experienced by every couple and is multifaceted. Couples' relationship stability also had been well interpreted through semi-structured interviews with cohabiting couples, as each individual might perceive their stability of relationship differently.

From the multiple research designs available for research studies, this study used phenomenological research design. Phenomenological research focuses on an individual's

experience or understanding their world as genuine or valuable (Wilson, 2015). It can also refer to grasping the description of subjectivity of other individuals. This implied that the current study is highly suitable to use this method of research. It allows researchers to find out how the challenges faced during cohabitation impact couples' relationship stability. Other than that, the strategies that couples used to maintain their relationship stability had been researched by using this design.

3.2 Sampling Procedures

3.2.1 Sampling Method

A purposive sampling method had been used to recruit participants in this research. Purposive sampling is a method used to select respondents who are most likely to provide relevant and valuable information to a study (Campbell et al., 2020). In the purposive sampling method category, there are different forms of purposive sampling to choose from, including heterogeneous sampling, homogeneous sampling, typical case sampling, extreme case sampling, critical case sampling and more. In this study, typical case sampling is most suitable for collecting data from participants. Typical case sampling is the process of choosing a typical or normal example, from among circumstances in the research's target group in order to obtain understanding about a specific topic (Nyimbili & Nyimbili, 2024). This study sought participants that fulfilled certain criteria, such as they are currently having a romantic relationship, aged 21 years old and above, have cohabited for at least six months, are currently working, and have faced some challenges in their relationship. So, this study is reasonable to use typical case sampling as well as purposive sampling.

3.2.2 Demographic of Participants

Some demographic criteria were used to filter out participants to better fit our study needs. First of all, participants were couples that are currently living in Malaysia and are Malaysian citizens. This is because the current study is focusing on the cohabitation phenomena in Malaysia. For age factor, participants were couples that aged 21 years old and above, as it is found that most couples cohabited at a mean age of 22 years old (Manning, 2020). In terms of gender criteria, the participants are not limited to any gender, but they must be having hetero relationships, as this study does not plan to include same-sex relationships. Furthermore, only couples that are currently cohabiting but not married had participated in this study. Unmarried couples are the key focus of this study, so couples that have already married are not eligible. Although Chinese participants were prioritized, other races would not be excluded from this study. However, there was one exception. Due to Muslims are not being able to cohabit before marriage, they were not included to be selected into this study.

3.2.3 Location of Study

The conducted location of this study had been done virtually, as participants faced difficulties meeting up physically due to work or transportation issues. In terms of an online interview, participants required to have a smart device that can conduct video meetings. Virtual interviews are more convenient as both parties could choose the time of interview freely, as long as they are able to have a private conversation. It is beneficial to collect more samples from geographically far away states and towns in Malaysia to better cover cohabiting phenomena throughout Malaysia. The ultimate goal of the interviews is to hear out participants' stories about their experience of living together.

3.3 Rationale for Sample Size

Three to six pairs of couples or understanding as six to twelve individuals is estimated to be recruited for this study since this is a phenomenological study. To gain insights into both perspectives, the research involved studying couples as paired units. Different types of qualitative study such as phenomenological study, case study, grounded theory study, ethnography study and narrative research have different ranges of recommended sample size range. According to Creswell and Creswell (2018), the recommended range of sample size for phenomenological study is between three to ten people. The exact number of participants of this study is dependent upon the data reaching saturation point. Saturation is the point at which the researcher stops gathering qualitative data as new information no longer stimulates new insights for the research (Creswell & Creswell, 2018). Therefore, recruitment of participants ended when the data reached saturation. According to our research study, eight participants, which is four couples had been recruited because the saturation of the data has been reached. In phenomenological qualitative research, the question of "how many interview subjects" is irrelevant, as the focus is on interviewing enough participants to fully understand the topic (England, 2012).

Several inclusion and exclusion criteria were established for the purpose of choosing study participants. As fulfilled by the criteria of this study, the participants were Malaysian adults aged 21 and above who were currently residing in Malaysia. The participants were also unmarried heterosexual couples who have been cohabitating for at least six months or more. The individuals who are not involved in a cohabiting relationship and cohabited less than six months had been excluded. This study also excluded the participants that aged below 21 or not residing in Malaysia.

3.4 Pilot Study

It is necessary to conduct a pilot study before conducting the actual study. According to Shakir and Rahman (2022), a pilot study also known as a preliminary study which can be considered as a pretest for a specific research tool like a questionnaire or interview questions. The aim of the pilot study is to test and check the validity of the interview questions. It is to make sure the interview questions were simple for participants to understand and able to explore deep and insightful answers about the real-life experiences of unmarried cohabiting couples in Malaysia. For the pilot study, a pair of couples which are two individuals were asked to take part and they were interviewed together. The researcher was able to figure out whether the interview questions can adequately explore the challenges, adaptive strategies and perceptions of relationship stability through the pilot interviews. According to the feedback of the participants, they stated that some of the questions may be unclear and need to be read repeatedly in order to understand actually what the questions are asking about. The participants also stated that some of the questions might have repetitive answers. For example, some actions had been taken for improvement of the interview questions such as some irrelevant and less important questions had been removed, rephrased the questions that were unclear and combined the questions that might have repetitive answers.

3.5 Data Collection Procedures

3.5.1 Ethical Consideration

The participants had been acknowledged about the aim of the study when they filled out the consent form. Before the interview session started, consent forms were handed out to the participants. Participants were required to sign the consent form to ensure they acknowledged sharing their information for the data collection process and agreed to participate in this study.

Participants could stop the interview process at all times if they felt uncomfortable. All questions used for the interviews and consent form have applied for ethical clearance, reviewed and approved by UTAR Scientific and Ethical Review Committee (SERC) in order to ensure participants' confidentiality is not violated, according to UTAR Research Portal.

3.5.2 Procedures of Obtaining Consent

An informed consent form was sent to participants via WhatsApp after identifying those who fit the inclusion criteria and were open to taking part in the study. At the beginning of the consent form which is the first section, it showed the informed consent and detailed information about the study. This section clarified that the participation in study was completely voluntary and that the participants can withdraw from the study any time without any penalty. Besides, the information collected is kept private and confidential since it is only used for research. The individuals were considered as participants when they filled out the consent form which represents that they agreed to participate in this study. Once the contents of the consent form were clarified, researchers proceeded to the interview phase at the time and date decided by both parties.

3.5.3 Data Sources

The data source is semi-structured interviews since this study is to explore the challenges faced and adaptive strategies used by the unmarried cohabiting couples. According to Kallio et al. (2016), interviews are the most widely used data collection method and it allows the individuals to share their experiences. Furthermore, semi-structured interviews are the most commonly used interview technique in qualitative research and it allows the interviewer to create the follow-up questions depending on the responses of the participants (Kallio et al., 2016).

According to Creswell and Creswell (2018), open-ended questions are recommended to be used in qualitative study as it allows the participants to share their experiences and opinions. The use of qualitative research helps to understand people's views, experiences, attitudes, behaviour, and relationships (Pathak et al., 2013).

3.5.4 Description of Data Collection Procedures

A recruitment post had been created to recruit participants on social media platforms such as Facebook and RED. The participants were recruited based on the inclusion criteria of this study such as aged 21 and above and currently cohabiting couples. The informed consent form was obtained to ensure the participant participated in the study voluntarily and understood their rights. The data were collected through semi-structured interviews that allowed the participants to share their personal experiences in their own words. The interviews were conducted online and the duration of the interview is approximately around 60 minutes for each pair of cohabiting couples and open-ended questions were asked during the interview. The interviews were recorded in the form of audio with the consent of participants to prove the authenticity of the data. All data collected were anonymous for the aim of privacy and confidentiality and to protect the identity of the participants after obtaining the ethical approval. The audio recordings and transcripts were safely kept to ensure privacy. After the study had ended, all recordings, transcriptions and other information of the participants would be deleted.

3.5.5 Interview Protocol

Research Objective 1 and Research Question 1

“To explore the challenges that faced by unmarried couples during cohabitation.”

“What are the challenges faced by unmarried couples during cohabitation?”

Interview Questions

1. Can you briefly describe your experiences of cohabitation as an unmarried couple with your partner?
2. What were your main reasons for choosing to cohabit before marriage?
3. Have you experienced any societal or family pressure regarding cohabitation?
4. What are some common conflicts or disagreements you and your partner face while cohabiting in terms of financial responsibilities, household chores or personal space?

Research Objective 2 and Research Question 2

“To explore the adaptive strategies towards challenges faced by unmarried couples.”

“What adaptive strategies do unmarried couples used to maintain relationship stability during cohabitation?”

Interview Questions

1. Can you describe what are the adaptive strategies used by you and your partner to overcome the challenges during cohabitation?
2. How do you and your partner navigate societal or familial disapproval of cohabitation?
3. What strategies do you use to ensure financial security and stability as an unmarried couple?

4. How do you and your partner manage uncertainty regarding the future of your relationship such as any long-term plans or agreements?

5. What coping mechanisms have been most effective for you in overcoming cohabitation challenges?

Research Question 3

“How does the challenges faced affect couples’ relationship stability?”

Interview Questions

1. Do you feel that cohabitation has strengthened or strained your relationship? Why?

3.6 Triangulation Method

Triangulation is the process of using several techniques or data sources to create a thorough understanding of phenomena (Carter et al., 2014). The type of triangulation used in this study is data source triangulation. According to Carter et al. (2014), data source triangulation entails gathering information from multiple groups, families, communities, and individuals in order to validate the data and gather different viewpoints. Since this study is to explore the challenges faced and the adaptive strategies used by the unmarried cohabiting couples, data source triangulation was used to gather information about cohabitation through the interview with both partners in cohabiting relationships to explore individual and shared experiences.

3.7 Reflexivity

The issue that may arise is biases of the researchers toward the unmarried cohabiting couples. This is because the researchers might have friends and families that cohabit before

marriage with their partners. The researchers are able to observe the interaction between the cohabiting couples and know the consequences of cohabitation before marriage. Most of the cohabiting couples may end their relationship as they are not able to overcome the challenges of the cohabitation. So, the researchers might have a negative attitude or somewhat bias toward cohabitation as they witnessed too many failure cases of cohabitation before marriage surrounding them.

Another issue is the differences in viewpoints among the researchers. Since the researcher may not cohabit before with their partner and is still single, they might bias the unmarried cohabiting couples. However, this might not be the issue if one researcher is currently cohabiting with the partner, the other researcher is not cohabiting with the partner and another researcher is single for a long time. Thus, the perspectives among the researchers might be different and conflict may occur during discussion. Conflict occurs due to the different understandings of the researchers toward the challenges that are faced by the cohabiting couples.

The third issue is the linguistic barrier. The researchers would want to find participants from different races to explore different experiences on cohabitation of cohabiting couples. But, the participants may prefer to speak in their native language according to their races. For this study, Chinese participants will be prioritized since the researchers are both Chinese to ensure there will be no linguistic barrier during the interview between the researchers with the participants.

3.8 Data analysis

The research used thematic analysis to analyze and group the data (Braun & Clarke, 2021). Thematic analysis is a concept consisting of codes and themes to help researchers better

group the data collected altogether. Codes are the labels given to a text to help highlight key ideas in information collection. For example, the data set may be the words “dog” and “food” in a sentence like “My dog has been fed some good food”. Besides that, a theme is used as a combination of patterns within codes collected. Thematic analysis consists of two approaches, which is the inductive approach and deductive approach. Inductive approach means that the researchers did not know or did not have any preconceptions about the codes or the mes that would emerge from the data collected and is suitable for explorational aims and questions; while deductive approach would be conducted using few established sets of codes and has a confirmatory nature. This study used an inductive approach to help explore the challenges and strategies couples used to adapt while cohabiting.

There are six phases of reflexive thematic analysis (Braun & Clarke, 2021). In phase one, researchers will become very familiar with the dataset’s content. Reading the data or listening to the recordings of the data at least once would be needed to know the data concept by heart. By noting down the dataset with brief notes, it would be easier for researchers to combine them into codes.

The second phase would be coding the datasets into codes. Data that were collected would form some information that is potentially relevant or meaningful for the research question in this topic, and they were compressed into code labels. According to Braun and Clarke (2021), coding involves more than merely summarizing the data; it also involves the researcher's constructive viewpoint.

For phase three, it is about to generate initial themes. This is to search for themes as the codes might share the same code idea and answer the research question more effectively. It is

difficult to generate a theme as it depends on some of the factors which include the data, the study topics and the researchers themselves (Braun & Clarke, 2021). The researchers will typically combine multiple codes into a single theme. Therefore, the researchers will eliminate the codes that are not relevant or too ambiguous such as the data that do not often appear (Caulfield, 2023).

Furthermore, the fourth phase is to develop and review the themes. According to Caulfield (2023), this phase is for the researchers to review the initial theme and ensure the themes are accurate and accurate interpretations of data. If the researchers run into issues with the themes, the researchers can split them up, combine them, remove them or develop new ones that can improve their accuracy and usefulness.

The fifth phase is to define and name the themes. The researchers will name and define every theme in this phase. According to Caulfield (2023), the process of defining themes entails defining each theme precisely and determining how it helps the researchers to understand the data. While the process of naming themes is giving each theme a brief and clear name. For easier understanding and could attract the eyes of the reader, the name of the themes should be clear, precise, and interesting.

The last phase is to write up the interpretations of the data. It requires an introduction that outlines the study topic, objectives and methodology. The methodology part can explain how the researchers gather the data such as by using open-ended questions during interviews or semi-structured interviews. Besides, it can describe how the researchers will carry out the actual thematic analysis. The researchers can explain the meaning of the themes and the frequency of occurrence of the theme by using data to support the theme. For conclusion, the key conclusion

should be highlighted and demonstrates how the analysis addressed the research question (Caulfield, 2023).

Chapter IV

Results

4.1 Demographics

All interviews in this study were conducted online via Microsoft Teams, providing participants with flexibility and ease of access. The sample included eight individuals, forming four couples, each of whom had been living together for longer than six months at the time of the interview. All participants were Malaysian citizens of Chinese ethnicity and were currently residing in Malaysia. They range in age from 20 to 30 which represents young individuals in different stages of early adulthood, such as higher education and the beginning of their jobs. This demographic profile provided insightful viewpoints on the experiences of cohabiting couples within a young Malaysian context.

4.2 Findings

This study aims to explore the challenges and the adaptive strategies towards challenges faced by unmarried couples during cohabitation. Three research questions were developed to achieve the objectives. The first research question examines the challenges that unmarried couples face during cohabitation, with three themes emerging: Adjustment to Living Habits, External Pressures and Financial Tension. The second research question explores how the challenges faced affect relationship stability, with two themes emerging: Enhanced Relationship Understanding through Cohabitation and Strained Relationship. The third research question focuses on how couples make adjustments during cohabitation, with three themes emerging: Collaborative Maintenance of Household and Relationship, Conflict Resolution and Negotiating Societal and Familial Perspectives.

4.2.1 First Research Question

Table 1

Identification of Themes with Sub-Themes, Codes and Meanings

Research Objective 1: To explore the challenges that faced by unmarried couples during cohabitation			
Research Question 1: What are the challenges faced by unmarried couples during cohabitation?			
Theme	Subthemes	Codes	Meaning
Adjustment to Living Habits	Sleep Schedule and Noise Sensitivity	Sleep schedule clash	Both partners have different patterns in the time for going to bed, waking up and the amount of sleep they require
	Division of Chores	Unequal initial chore expectation	Situation where one partner expecting the other to take on greater household chores than themselves, but the fact is different after living together
External Pressures	Family Disapproval	Hiding cohabitation from father	One partner intentionally keeps their father in the silence about cohabitation with the partner
	Cultural Expectations	Overprotective family norms	Cultural or traditional family norms that focus on the need of keeping a close eye on, protecting or controlling behaviour of family member
Financial Tension	Budgeting Conflicts	Impulse spending vs Saving	Couples have different financial habits: one prioritises saving money for future while the other prefers to make impulsive spending

	Financial Imbalance	Imbalanced financial responsibility	One partner afford more household's debts than the other
	Financial Stress	Income insecurity	Inability to maintain a stable income for daily life

Adjustment to Living Habits. This theme refers to individuals modifying their daily routines, lifestyle choices and personal habits in order to accommodate their present living arrangements or circumstances. It focuses on how people make adjustments to be comfortable and stable as well as how they adjust to changes in their surroundings, routines and responsibilities. There are two sub-themes found, which are sleep schedule and noise sensitivity and division of chores.

Sleep schedule and noise sensitivity. This subtheme examines how participants' sleep habits and noise sensitivity affects their day-to-day experiences. Couple D is the only couple facing this issue, where Mr. D's sleep is disturbed by Ms. D's noise.

“Sleep schedule is different? Like I’m the type of person that sleeps for a short time, maybe 5 to 6 hours is enough. But he needs to sleep 8 to 9 hours, then is enough.” (Ms. D)

“So sometimes when she wakes up and does stuff too loud, it would wake me up.” (Mr. D)

“We didn’t really fight over it, but he did get a bit annoyed before.” (Ms. D)

Ms. D and Mr. D stated that they faced the challenges of sleep schedule due to their different sleep cycles. Mr. D needs eight to nine hours of sleep while Ms. D usually gets up early for school and six hours sleep is enough for her. Regarding noise sensitivity, Mr. D's sleep is

disturbed by the loud noise produced by Ms. D's hair dryer which she uses every morning before going to school. The fact that Mr. D's sleep is significantly impacted by the sound of the hair dryer shows that he is a noise-sensitive person.

Division of Chores. This subtheme focuses on how household responsibilities are distributed between the couples as well as how this affects daily activities and relationship dynamics. It investigates if the duties are distributed according to work schedules, assigned based on skill or choice or shared evenly.

Before Mr. D and Ms. D started cohabitating, Ms. D had previously expected that Mr. D would be responsible for a larger portion of the household responsibilities. Since then, though, her viewpoint has changed and she now thinks it is better for them to split up household responsibilities equally. She added that she was surprised by Mr. D's lack of real-life skills. For example, Ms. D had not expected that Mr. D would need her guidance to do the household chores.

“Thinking that he might be taking more responsibility for household chores? But after living together for a long time, I think it would be better if household chores are split evenly.”
(Ms. D)

“Maybe I didn’t think that he could be quite bad at practical life skills. Like maybe he didn’t learn to cook at home, or required me to teach him how to do household chores.” (Ms. D)

External Pressures. This theme refers to how things outside of the relationship might impact a couple's living situation, interactions, and overall relationship satisfaction. It

encompasses demands from job, cultural or societal norms, financial commitments, and family expectations. The theme also examines how couples react to these outside forces whether by adjusting, compromising, or opposing them and how much they worsen or improve their relationship.

Family Disapproval. The couples' experience of unfavourable reactions from families toward their choice to live together are the main emphasis of this subtheme. It focuses on the emotional and practical difficulties brought on by such disapproval as well as the cultural, religious or generational ideas that fuel it.

From the interview, Ms. C mentioned that her mother knew about her cohabitation with her boyfriend and had given her permission. But she had not told her father about her cohabitation with her boyfriend since she expected him to disapprove because of his traditional beliefs even if she had not spoken to him about it explicitly. Her intention to keep her existing relationship and living arrangement while avoiding any potential dispute was reflected in her choice.

“But for my family, my mom agreed on our cohabitation, but I know that my dad would disagree on this even though I haven’t told my dad. So, I actually haven’t told my dad about this. This counts as a tension, but it’s like it won’t exist if I didn’t speak out about it.” (Ms. C)

Cultural Expectations. This subtheme focuses on how couples' choices and experiences with cohabitation are influenced by cultural norms, customs and societal values. It considers how couples' perceptions of their living arrangements and the responses they get from others are influenced by deeply held beliefs about marriage, relationships and family life. The subtheme

also examines the conflict between following cultural expectations and making personal decisions.

Ms. A stated that her family members have strong opinions about her cohabitation with her partner, especially her grandmother who at first found it unacceptable that an unmarried couple would live together. Her grandmother would often visit her family and she would tell Ms. A's mother that she should not allow them to cohabit. The reaction was based on the traditional Chinese cultural norms that link cohabitation to sexual behaviour and assume it to be a sign of a woman's 'innocence'. Ms. A said that she felt annoyed and distressed by the gossip and rumors made about her.

"For me, the opinion from my relatives is very strong." (Ms. A)

"My grandma initially cannot accept boy and girl living in a same room, especially unmarried ones. My grandma occasionally would come to my house, and she saw my boyfriend and I were staying together and she cannot accept that. Then she would put pressure on my mom, tell her not to let us sleep together. Because they would say like not religion, but Chinese folks would think male and female sleep together will cause the female to lose their innocence, like they immediately think of sexual behavior." (Ms. A)

"I think it is irritable like they spread rumors about me and nasty ones." (Ms. A)

Ms. D clarified that her family had traditional norms such as the idea that daughters ought to be watched over and safeguarded. Additionally, they think that cohabitation should only take place after marriage and that a woman should not live with a boy before marriage. Furthermore, her family was worried that if friends or family found out that their daughter was living with her boyfriend prior to marriage, it may be the topic of gossip or unfavourable conversation in the

neighbourhood. This illustrates how the family's perception and Ms. D's negotiation of her living situation were impacted by cultural norms and a fear of social rejection.

“Maybe just their personal thoughts, because they think that daughters should be protected or they are being over protective.” (Ms. D)

“My family might nag me a lot, thinking ladies should not live with a man before marriage, it should be after marriage then only can live together.” (Ms. D)

Financial Tension. This theme focuses on how couples' relationship dynamics are impacted by financial difficulties they encounter when managing a shared household. It includes challenges with inequalities in income, conflicts over priorities for spending and the burden of paying for shared costs like groceries, electricity and rent. The topic also considers how interpersonal decision-making, communication styles and state of mind can all be impacted by financial stress.

Budgeting Conflicts. This subtheme focuses on disagreements and conflicts between couples on how to handle shared finances. It explores how differences in spending patterns, cost prioritisation and saving techniques impact household harmony. Couple D had mentioned that Ms. D encountered the problem of impulse purchases.

Mr. D shared that he sometimes had to stop his partner from making impulsive spending. Even though he admitted that sometimes his behaviour annoys his girlfriend, he still believes that in order to maintain financial discipline, this matter must be resolved.

“Maybe she likes to make impulse purchases, so I need to stop her. Sometimes she would be annoyed but I still need to tell her about it. So this is just a small conflict, not until a major one.” (Mr. D)

This illustrates a common aspect of budgeting conflicts where one partner exhibits a more impulsive spending pattern. These disagreements show how different spending habits can cause friction and necessitate constant negotiation to keep the relationship balanced, even though Mr. D considered them as 'small conflicts' rather than major conflicts.

Financial Imbalance. This subtheme focuses on how relationship dynamics are affected when one partner contributes a larger financial contribution to the home than the other. It considers the relational, practical and psychological effects of unequal economic abilities including pressure, shame and dependency.

From the interview, Ms. D explained that her partner took on more responsibility in financial contributions to their common expenses after he started working. She mentioned that they had decided to adjust their lifestyle to fit their combined financial capabilities because she was still a university student, and he was working. This involved spending their money at an affordable price and avoiding high-cost outings such as dining at fancy restaurants. Ms. D also highlighted that it was crucial for them to maintain a similar level of spending power as it could prevent the feeling of imbalance and make sure that neither partner felt pushed or left out because of financial limitations. This demonstrates how couples can manage financial differences while maintaining a sense of equality in their relationship by open communication and making decisions together.

"But after he had been working, he would be responsible in contributing more money."

(Ms. D)

"Because I'm still in university and he just got to work, so we would want to save our own money. So, we will make own decision and agreed on not going to the places that are too

expensive, or expensive restaurants. Our level of spending power must at the same level.” (Ms. D)

Financial Stress. This subtheme focuses on the financial strain brought on by shared living arrangements that couples experience on an emotional and psychological level. High living expenses, unequal financial contributions, limited or inconsistent income in order to control spending are some of the causes that may cause this stress.

Ms. A described it is impossible for her to make ends meet on a monthly basis when she and her boyfriend spent more money on food. She emphasized the frustration that results when expenses exceed earnings. She and her partner often faced financial difficulty and the difficulty persisted even when they changed to more affordable meals. This shows that prolonged financial difficulty can impact a couple’s decisions as well as their mental health since financial burden can cause stress in daily life.

“But there was one time we ate too much for a month and what I earn from work is not even enough to eat like this, I felt like I was doing work for nothing.” (Ms. A)

“At that time, I was stressed of financial problem” (Ms. A)

“He’s always in financial stress and for now we already eat mixed vegetable rice but still got financial stress.” (Ms. A)

4.2.2 Second Research Question

Table 2

Identification of Themes with Sub-Themes, Codes and Meanings

Research Question 2: How does the challenges faced affect couples' relationship stability?			
Theme	Sub-Theme	Code	Meaning
Enhanced Relationship Understanding through Cohabitation	-	Increased understanding of partner's habits and values	Couples shared that they truly understand more about their partner and their relationship had strengthened
Strained relationship	-	Decline in passion towards special occasion	Cohabitation had led to reduced excitement towards special occasions

Enhanced Relationship Understanding through Cohabitation. Couples mentioned that cohabitation has improved mutual understanding and strengthened the relationship. This included becoming accustomed to a partner's habits and values, recognizing non-verbal expressions of emotion, and maintaining emotional closeness through daily interaction. Furthermore, some couple emphasized that cohabitation allowed for acceptance of differences. Ms. A thinks that cohabitation lead them to understand each other better.

“I think it counts as more understanding each other.” (Ms. A)

Mr. B mentioned that he had cohabited with his girlfriend for a long period of time, so it would be hard to differentiate if the relationship is strengthened or strained. But, they strive to maintain their relationship intimacy.

“Got, like know her habits, sometimes because you know about it and got used to it, you would turn a blind eye naturally.” (Mr. B)

“Because we are always in a cohabiting situation, so its hard to say if its strengthened or strained the relationship, but we are always maintaining it no matter what.” (Mr. B)

Because they are aware of each other's beliefs, values, and lifestyles, Mr. C believes their connection has grown stronger. He has also highlighted the consistent availability of emotional support acts as a source of daily happiness.

“For this question, no doubt it would be strengthen the relationship, because we would understand each other's beliefs, values and lifestyle even more.” (Ms. C)

“Actually, there is no specific memorable experience, just everyday feels happy because there is someone that I can talk to or vent on whatever happens to me every day.” (Mr. C)

Couple D confirms that their relationship had been strengthened after they cohabited. Ms. D expressed that Mr. D tends to have a communication pattern of non-verbal emotional expression. So, cohabitation had greatly helped to maintain their relationship as she can feel his emotions through his actions.

“Strengthened, cuz if strained we cannot interview already.” (Mr. D)

“I feel its certainly would be better, because he is not the kind of person that will express his emotion verbally, he likes to use his actions to show his emotions. If we are not cohabiting, and we just meet up once in a few days, I think this relationship will be hard to maintain. But if we meet up everyday, I can feel that his emotions are still there.” (Ms. D)

Strained relationship. Couple A noted that cohabitation could diminish feelings of romantic anticipation, due to both partners saw each other everyday, which lead to boredom. Special occasions such as Valentine's Day or anniversaries are losing their sense of novelty to

them. Ms. A mentioned that even if they went out for dating during these special occasions, it felt less like dating.

“We think what strained our relationship is due to lack of passion and surprises. We have no feeling of anticipation like Valentine’s Day or anniversary. We can be at home through these dates and even if I go out when Valentine’s Day, it doesn’t feel like dating.” (Ms. A)

4.2.3 Third Research Question

Table 3

Identification of Themes with Sub-Themes, Codes and Meanings

Research Objective 2: To explore the adaptive strategies towards challenges faced by unmarried couples.			
Research Question 3: What adaptive strategies do unmarried couples used to maintain relationship stability during cohabitation?			
Theme	Sub-Theme	Code	Meaning
Collaborative maintenance of household and relationship	Task allocation strategies	Chore Division by Strengths	The individual that does better at a task, does it
		Chore Division by Tolerance	The less an individual can tolerate a task, the more likely the task will be assigned to them
	Shared financial responsibilities	Split the bills	Splitting the expenses equally
	Relationship communication rituals	Half-hour bedtime talk	Talk for at least half an hour before sleep
Conflict resolution	Cooling-off periods	Calm down before resolving arguments	Both individuals avoid each other for some time before getting back to the problem

	Compromise	Playing badminton less frequent	The individual limits the time of playing badminton to be with his partner
	-	Communication	When conflict happens, communication is the best way to solve the issue
Negotiating Societal and Familial Perspectives	-	Excluding external opinion	Individuals did not care about how others think of them
	-	Respect external opinion	Individuals respect other's views regarding their cohabiting status

Collaborative Maintenance of Household and Relationship. This theme is defined as couples working together, actively organizing mutual daily-life governance to maintain harmony within their relationship. For domestic and relational responsibilities, couples would tend to collaborate and strive for a better way of forming new habits to live with each other. Such practices function as a proactive strategy aimed at addressing daily potential issues before they escalate into conflicts. Three sub-themes have emerged from this theme, which were task allocation strategies, shared financial responsibilities, and relationship communication rituals.

Task allocation strategies. Task allocation strategies refers to the method of division of household chores between a couple. Across the interviews, two main approaches were used by all four pair of couples. One strategy used by couples is dividing household chores based on individual strengths, while another lets the partner that was most affected by an undone chore to

undertake it. The majority of participants, which are Couple B, couple C, and Couple D indicated a preference for the former strategy, while only Couple A reported employing the latter.

For couples who divided tasks based on strengths, this often reflected an efficient use of personal competencies. Mr. B had stated that they split the household chores just like they split their financial responsibilities. He gave an example of both his partner and him taking responsibility of their pet cat's daily care.

"We do the chores like you do this one, and I do that one, which would be on the spot. Like you in charge of cooking the cat's meal, and I would be going there cleaning the cat's poop and pee. " (Mr. B)

For Couple C, Ms. C mentioned they would do the chores that they were skilled at doing. Likewise, Couple D also would split household chores according to their personal strengths. They seemed to be comfortable maintaining this method in dividing household responsibilities.

"For household chores, we would do the household chores that we are good at. Like he is good at cooking dishes, then he would cook, and I would be washing the dishes. " (Ms. C)

"For household chores, we would balance out as well. For instance, I'm good at cooking dishes, so I would cook and he will be responsible for washing dishes or cleaning up the kitchen. " (Ms. D)

"Oh just like he likes to sweep the floor, and I like to clean the toilet. So we split the tasks like this is enough. " (Ms. D)

As for Couple A, Ms. A mentioned that they handle housework by letting whoever can't stand it anymore deal with it. Mr. A also stated that he thinks every couple should have the concept of other people's habits could not be changed, so they would not argue over chores.

“Our household chores are like the one who cannot bear the mess will does it.” (Ms. A)

Shared financial responsibilities. This sub-theme captures the ways couples distributed their financial responsibilities together while cohabiting. All couples would split their food-related expenses equally, either by splitting bills or alternating payments. Other than food expenses, additional expenses like rent, utilities and household bills were also shared equally by some couples.

Couple A, Couple B and Couple C employed mixed method payment strategies, such as playing for their own food or taking turns covering food expenses. This means they would only pay for the food they ate for each meal, or each take turn to pay for a meal. Couple D did not mention about their daily food expenses planning, but they did mention that they will split their daily expenses equally. This implies that they also share food expenses together. This could help maintain an equal contribution of finance in a relationship.

“My way to solve this problem is to not burden my partner so much financially so that I will share the food expenses with him.” (Ms. A)

“We are more like this time I pay for it, and next time he pays for it, because I don't want us to be imbalance in money” (Ms. A)

“So, whenever he comes and fetch me, I would treat him for dinner and eat whatever he likes, because I felt like it was my responsibility.” (Ms. A)

“We would split the bill or like I pay for this meal you pay for the next. But we mostly splitting the bill because we support more about the sharing financial burden.” (Mr. B)

“For financial responsibilities it’s still okay, because we were both students before, so we would split the bill equally. And now we started to work, we would still split the bill, just sometimes I would pay for the meal, and next meal is on him like this.” (Ms. C)

“Now that we’re both working, it is still basically split finances. But if his salary is slightly higher than mine, he might take on more of the expenses. For example, I won’t let him bear everything for food expenses because he also needs to save.” (Ms. C)

“For financial responsibilities, when we were both studying, we would split our bills evenly. But after he had been working, he would be responsible in contributing more money..... Most of our daily expenses are split 50/50.” (Ms. D)

Ms. A had mentioned that she would treat Mr. A for dinner whenever he fetches her after working. She thinks that their contribution will be equal when Mr. A had contributed his time and car petrol to fetch her and she pays for their dinner. Furthermore, Mr. D will contribute more money for the household due to his ability to earn money. It is a similar situation for Mr. C, who will contribute more money in the household because he has a higher salary compared to Ms. C.

For other daily expenses like rental fee, electrical fee, water bill, internet fee and daily spending, Couple B and Couple D will share these costs evenly. Other than that, Ms. B think that financial planning is very important as it can determine their life quality.

“I think financial planning is very important, and we will split expenses equally. For example, for food, bills, and other expenses, we have a list to keep our expenses in check. ... We

often have to revise the list to make sure we're not going hungry but still living comfortably."

(Ms. B)

"We often have to revise the financial list to make sure we're not going hungry but still living comfortably." (Ms. B)

"For shared costs like groceries, utilities and rent, we split it equally. We also try to save together." (Ms. D)

Relationship communication rituals. This sub-theme is defined as couple's method of engaging in structured, routine-based conversations as a means of fostering emotional closeness and mutual understanding. Couple C is the only couple that used this method to understand about each other more than before. They have a nightly practice of talking for at least half an hour before sleep, in which they talk about their daily experiences, reflection on events, and exploring the psychological reasons behind their reactions.

"We had a habit like we would talk for at least half an hour before we sleep. Its like the things we want to say today, and we would say something every day..... Because when something happens, right now and then you won't have too much thought, but when you were about to sleep that night and you think back, you would find that you have many things to say, or sharing like why did I act that way at the moment, what's the psychological reason? Then he would be more understanding on why you have that kind of reaction." (Ms. C)

This practice was viewed as an opportunity to express frustrations, provide unconditional listening, and enhance empathic understanding. Such rituals not only facilitated consistent emotional connection but also allowed partners to revisit situations with greater clarity, thereby deepening relational insight and reinforcing intimacy.

Conflict resolution. This theme talks about the methods that couples used to resolve conflicts they faced during cohabitation. All couples would inevitably face some conflicts in their cohabitation period, whether it is big or small. So, all couples had shared some ideas on how they resolve their conflicts met in their relationship. Three sub-themes had emerged from this theme, which include cooling-off periods, compromise, and communication.

Cooling-off periods. Cooling-off periods can be described as temporary separation and emotional regulation before addressing disagreements. Couples had used strategies like distancing themselves within the home to de-escalate tension. This intentional pause was seen as a means to prevent impulsive remarks during movements of heightened emotion and to approach problem-solving more rationally.

Couple B, Couple C and Couple D would engage in cooling-off periods within the household area when conflicts arise. For Ms. B, whenever she felt very upset with her partner about an issue, she tend to engage in solitary activities such as using a phone or playing with her pet cat. Besides that, Couple C and Couple D had similar techniques when dealing with conflicts. Both couples would cool down by their own for 30 minutes to an hour, before any one of the partner calm down and approach the other to talk about the conflict logically.

“For me, when I feel really upset or unhappy, I tend to shut down. I won’t talk to anyone and I will just focus on my phone or play with my cat.” (Ms. B)

“But our cooling-off period is not one or two days, it is more like 30 minutes to an hour. I will gauge her emotional state and mine as well before we talk again. We would never carry problems over to the next day.” (Mr. C)

"Usually within an hour. We stay in separate spaces. For example, he might be in the living room, and I'll be in the bedroom so that we don't get more irritated by seeing each other. Then, the one who calms down first will approach the other to see if they're also ready to talk calmly and logically." (Ms. D)

"It is also important to give each other time to cool down. When you are arguing, you are most likely angry and end up saying things out of impulse." (Ms. D)

On the other hand, Couple A had another way of de-escalating the situation. They would use avoidance-based methods to deal with problems, such as taking trips or doing other stuff to temporarily set aside issues. This method of avoiding issues without facing it could do more harm than good for a relationship. Ms. A also mentioned that this would not be the best approach to solve an arising conflict.

"One rather immature way we deal with problems is by trying to forget about them like going on trips or doing other things to temporarily set aside our relationship issues. But the thing is, even small things can bring those issues back up later. Even though this might not be the best approach, it's the one we've been using." (Ms. A)

Compromise. Compromising between couples is one of the methods to resolve conflicts. Some personal habits needs to be adjusted when a person enters a relationship, as both partners need to make time for the relationship to be harmonious. Mr. A tend to play badminton to relieve stress frequently and ignored the feelings of Ms. A. so in order to compromise, Mr. A reduced the frequency of playing badminton, while Ms. A does her own thing while Mr. A is playing badminton. Such compromises were framed as necessary adaptations to maintain harmony and balance.

“From the beginning of our relationship until now, he has gone from playing badminton every day to about two to three times a week.” (Ms. A)

“I don’t know to describe it but especially when I feel down or sad, he suddenly says he would go play badminton. Yeah, this is what I felt mad about. So, what I’m doing now is I try to get used to it. Like when he plays badminton, I use this time to do my own thing, read about my book or something. Then time would pass faster.” (Ms. A)

Additionally, effective communication between couples is the most important factor to resolve conflicts shared by most couples. Couples need to have consistent and intentional dialogue in order to understand each other’s perspectives, and then address the major and minor issues logically. Couple B, Couple C, and Couple D had all shared the same strategy to resolve a conflict during their cohabitation period. Couple B emphasize on solving problems by understanding each other in an equal manner before thinking about a solution. Ms. C mentioned that timing of communication is also an important matter, and it should not be dragged out. She also stated that minor issues should not be ignored, suggesting that minor problems can escalate into bigger problems if left unnoticed.

“Basically, we always resolve problems through verbal communication. I prefer to respond after my partner and by that I don’t mean trying to overpower my partner. It is more about hearing what my partner want to say first, then I will think of a solution that we can both agree on.” (Mr. B)

“Some couples actually argue more after they move in together because of differences in lifestyle habits, opinions, or situations where only one party wants to talk while the other avoids

communication. That's why I think communication is really important. The timing of communication also matters as issues shouldn't be dragged out." (Ms. C)

"Even if the issue is minor, we should still address it immediately and treat it seriously."
(Ms. C)

"Open communication is the most important. If there is a problem, it needs to be brought up." (Ms. D)

Negotiating Societal and Familial Perspectives. This theme revolves around strategies couples used to handle societal and familial views on their cohabiting status. All couples shared some disapproval from their family members, and they chose mainly two methods on handling this situation, which are respecting or excluding external opinions. This balanced consideration of outside opinions was seen as a way to preserve family harmony while safeguarding the couple's autonomy. Together, these strategies reflect a shared underlying goal, which is to navigate external pressures in ways that protect relationship stability and emotional well-being.

Ms. A faced some disapproval from her father when she begins cohabiting with her boyfriend, and some of her friends might not accept this cohabiting situation. However, she would not try to change their perspective as she respects others' opinions. Mr. B also mentioned that his family initially did not accept their cohabitation status. So, he will respect them and let them accept this situation over time. Both Ms. A and Mr. B chose to respect their friends' and family's opinions and let them go their own natural ways.

"I don't try to change people's opinions because, whether they're elders or close friends, everyone has their own way of thinking." (Ms. A)

“All we can do is respect their boundaries, and over time, they’ll gradually accept it.”

(Mr. B)

Other than that, Mr. C also received some pressure from both society and his family. His parents think that he should get a girlfriend who can help him with everything, but he does not agree with this statement. He chose not to place value on parental opinions. On the other hand, Ms. D’s parents tend to nag her about her cohabitation with her boyfriend. Like Mr. C, Ms. D also chose to exclude external opinions. They both shown that they prioritized personal judgement over parental counsel.

“But I don’t really care about their opinions much, because I’m living my life with my partner, not with my parents.” (Mr. C)

“I just told them I’m living with my boyfriend, that’s all. Whatever they say after that is up to them.” (Ms. D)

Chapter V

Discussion

5.1 To explore the challenges that faced by unmarried couples during cohabitation

The results of this study showed that unmarried cohabiting couples faced many challenges that could significantly affect their relationship stability. The first challenge is adjusting to new living habits like difference in sleep schedule and noise sensitivity and division of chores. The participants described how these differences in lifestyles often created frustration and frequent arguments which led to feelings of stress and dissatisfaction. This aligns with Haydon & Salvatore (2023), who discovered that inconsistent routines and chore imbalances indicate low relationship satisfaction as the differences in lifestyles often led couples to become frustrated and anxious as they undermine the ability to work together and mutual understanding between the couples. According to Wang et al. (2024) , there is a significant correlation between a couple 's relationship and poorer sleep quality, including longer sleep duration and more frequent overnight awakenings. Individuals are more prone to experience emotional instability when they do not get enough sleep or good quality of sleep, which can cause arguments. If these everyday issues remain unresolved, it will lead to tension and frequent arguments which will affect the relationship stability. According to Stratton (2023), it is stated that married couples are more likely to distribute household chores less evenly than unmarried cohabiting couples. In contrast, most participants in this study stated that they distributed their household chores fairly during cohabitation.

Moreover, the participants also encountered external pressures especially in the form of cultural expectations and family disapproval. Some of the participants stated that they kept their

cohabitation a secret from their family members due to fear of stigma, reflecting Lai & Song's (2022) findings that traditional norms in Asian context exert pressure on cohabiting couples.

These external pressures increased feelings of insecurity and dissatisfaction which often led to more conflict as they tried to balance their own choices with family and cultural expectations.

Unlike in Western countries where cohabitation is more accepted, Malaysia's cultural and religious framework limits acceptance which make the cohabiting couples feel less supported by family and community, leaving them more uncertain about their relationship. Similarly, there is research in India showing that the couples experienced higher levels of stress, anxiety and uncertainty where cohabitation is less accepted (Jain & Priyesh, 2023). It highlights how traditional norms can exert emotional pressure on couples' relationships. According to Fiori et al. (2021), married couples may have problematic in-law relationships because some of the couples might receive criticism and judgment such as hurtful words from parents-in-law. In contrast with married couples, unmarried cohabiting couples encountered external pressures in the form of cultural expectations and disapproval from their families and society.

Another major challenge is financial tension which includes budgeting conflicts, financial imbalance and financial stress. These results support past research that financial tension raises conflict and has a detrimental impact on relationship satisfaction as it increases negative interactions and decreases positive behaviours in relationships (Peetz et al., 2024). This study revealed that the couples who both are in different life stages may increase their financial stress, especially when one partner was still a student and the other was employed as their financial expectations are different. The student partner may feel guilty as they think they could not share the financial burden with their partner due to their low income or financial dependency while the employed partner may feel overburdened by bearing more financial responsibilities in the

relationship which could lead to stress and dissatisfaction due to the unequal financial contributions. Similar to Jenkins et al. (2022) , who noted that ongoing financial stress can lead to long-term relationship problems, this study found that financial tension not only caused practical issues but also led to more conflicts and feelings of discomfort. According to Luis (2025), financial stress would affect the marital satisfaction of the married couples by arising psychological stress and arguments between them. This is similar with the results of this study as the unmarried cohabiting couples also revealed that financial tension is a challenge that could deteriorate their relationships.

The findings show that the challenges encountered by the unmarried cohabiting couples such as differences in lifestyle, family or societal pressure, and financial tension will directly affect their relationship stability by causing emotional stress, raising more conflicts and doubts about the future. These challenges not only bring emotional stress and repeated arguments but also affect how secure and committed couples feel in their relationship. The combination of personal, cultural and financial pressures makes cohabitation in Malaysia more complicated and difficult than in other countries where it is more common.

5.2 To explore the adaptive strategies towards challenges faced by unmarried couples

Through the challenges mentioned by the couples interviewed, a variety of adaptive strategies were used to solve the problems they had faced.

Based on the three themes identified about strategies to solve challenges faced during cohabiting between unmarried couples, it is found that couples tend to think collaboratively about a solution and strive to work together towards a harmonious relationship. It has been observed that couples split responsibilities evenly, preventing disagreements before they

emerged. Individuals mentioned that the one who is more capable in a relationship will take over the tasks voluntarily or automatically. Allocating household chores and financial responsibilities by this method might help maintain daily relational harmony. Sharing tasks in relationships had been shown to positively correlate with both partner's relationship quality (Carlson, 2022). This indicates that by splitting daily responsibilities equally according to strengths, couples can achieve a stable relationship during cohabitation. One study found that married couples also tend to solve their problems by "reach a common ground" (Kaya et al., 2021). This strategy aligns with the approaches reported by cohabiting couples in this study. For financial responsibilities, same strategy was used among all couples. Food-related expenses were shared equally whether by taking turns to pay or splitting the bill. It is worth noting that couples did not mention any conflict happening with this approach, which can prove agreement in finance would greatly boost couple's financial satisfaction. This finding aligns with previous study showing financial satisfaction was higher among individuals who claimed they combined their finances together with their partner (Kruger et al., 2023). Peetz et al. (2023) suggests that couples that are having concerns about fairness and responsibility in financial decisions tend to struggle in their relationship. This provides inverse support that ensuring equitable participation in covering daily mundane expenses can mitigate relational strain, as reliance on a single partner to consistently bear financial responsibilities may lead to perceptions of imbalance within the relationship. One couple would have a nightly talk about the day they went through and suggest that it had improved their relationship as they understand more of each other. This result is consistent with prior research indicating the quality of a couple's relationship later on is consistently correlated with both their good and bad communication approaches (Kanter et al., 2022).

The tactics that couples employ for addressing conflicts are a significant theme. Couples stated that when they had major or minor disagreements, they would give each other cooling-off periods immediately before they communicate about their disagreements. When individuals are in a heated argument, they would definitely have some bursting emotions like anger or defensiveness. This could lead to both partners wanting to win over an argument instead of trying to solve the real issue. According to Harrison (2022), increased emotional arousal may override individuals' ability for rational discussion, thereby reducing the likelihood of constructive conflict resolution. Consequently, it is important to allow a brief period of emotional de-escalation before trying to solve certain conflicts. Since poorly timed discussions may prolong unresolved issues and increase the risk of escalation, effective timing in communication plays a critical role in conflict resolution. An article suggests that conflict avoidance does not eliminate the issue but instead remains unresolved in individuals' minds, which fosters anger and fear of future confrontations (Hamble & Hamble, 2020). Therefore, having an appropriate discussion about the conflicts in time could help address the underlying causes and reduce the likelihood of future emotional outbursts. Couples reported that engaging in active and balanced communication, where both partners listen and share equally, contributes to better outcomes. This outcome supports previous evidence suggesting active listening, which entails perspective-taking and genuine interest, fosters understanding and supports positive communication outcomes (Arican-Dinc & Gable, 2023). Other than that, it is found that effective communication between married couples fosters positive behavior and inhibits negative behavior (Adegboyega, 2021). It is suggested that effective communication is crucial for both cohabiting and married couples to reduce conflicts faced in their relationships.

Regarding familial disapproval, results indicate that couples often disregard the opinions of unsupportive family members. Among all cohabiting couples interviewed, one partner in each couple reported experiencing familial disapproval. Most of the individuals' parents or relatives did not support their cohabitation status due to them having the idea that one can only live with their partner after they got married. These results reinforce existing literature suggesting parents, in particular, pressured their children in cohabiting relationships to get married to their partners, viewing cohabitation as a violation of tradition and lacking reassured commitment towards both partners (Obeng-Hinneh & Kpoor, 2022). Couples frequently frame cohabitation as a personal decision between partners and believe that family members should not intervene, leading them to ignore or respect their family member's opinions. When family members disapprove of a couple's decision to cohabit, this disapproval may leave individuals caught between their partner's standpoint and their family's expectations, resulting in intrapersonal conflict. This divided loyalty can intensify stress, contribute to relational tension, and ultimately weaken the couple's sense of stability. Consistent with research on external stressors in romantic relationships, such interference may exacerbate conflict, increase frustration, and weaken overall relationship quality. According to Bradford et al. (2020), there is a significant association between parental and peer disapproval of the relationship and the perceived relationship quality of both partners. Therefore, reducing the influence of familial judgments about cohabitation may help couples navigate interpersonal conflict more effectively and promote greater relationship stability.

Data source triangulation was employed by comparing experiences across multiple couples and between partners within each couple. This approach strengthened the credibility of the findings by revealing both convergences and divergences in participants'

experiences. One phenomena had been found that most couples had allocated their daily chores according to individual strengths, and equally divided financial responsibilities. This reflects common essences of cohabitation that couples tend to equip adaptive strategies that benefit both partners in the relationship, and each partner contributes adequate responsibilities. Aside from that, it was discovered that every couple made the decision to continue living together without allowing negative viewpoints influence their decision. This consistency across participants demonstrates how the phenomenon of cohabitation was commonly experienced as an expression of autonomy and commitment, despite varying degrees of societal pressure.

5.3 Theoretical Implication

Based on the findings, **Bronfenbrenner's Ecological Systems Theory** supports this research. From the ecological perspective, couples' relationship stability are shaped not only by their microsystem, but also by their macrosystem. Microsystems composed of the close relationships that an individual interacts with daily, such as family members, romantic partners, and friends. To maintain relationship stability, couples would adjust to each other's daily habits and share their responsibilities of finance or chores. Apart from that, couple's interactions with their family are found to be highly correlated to the stability of their cohabiting relationship. This study found that couples tend to ignore or respect their family's opinions when they show unsupportive attitude towards their cohabitation status. Therefore, their relationship would not be easily strained due to familial disapproval. This highlights how partners adapt within the microsystem to sustain harmony.

Cultural influence is also being noticed in the findings. All participants are Malaysian Chinese, which they would most likely have a traditional cultural norm of individuals must be married before living together. Within this cultural context, cohabitation without marriage is often regarded as socially unacceptable. Such belief may lead to the possible reason that some participants' parents and relatives held an opposition towards cohabitation before marriage. However, some participants admitted they have been influenced by social media portrayals that suggested cohabitation offers many advantages. Such portrayals often emphasize benefits such as greater intimacy, shared financial responsibilities, and enhanced compatibility testing before marriage. This shows how cohabitation is not simply an interpersonal phenomenon but is embedded within multiple layers of social context, which is consistent with Bronfenbrenner's proposition that human development and relationships are inseparable from their ecological environments.

The findings of this study supports **Social Exchange Theory**, as couples tend to evaluate relational costs and benefits when they cohabit. Task allocation by strengths or tolerance and shared financial responsibilities demonstrated how partners strive to maintain fairness. By splitting expenses equally or adjusting contributions, relationship satisfaction will be increased. Similarly, conflict resolution strategies learnt during cohabiting periods such as cooling-off periods, compromise, and open communication can count as rewards earned from the relationship. This study also revealed that cohabitation brings greater intimacy and mutual understanding, but also generates costs such as declined passion. Thus, it can be concluded that tangible and intangible exchanges are crucial in sustaining relationship stability.

5.4 Practical Implications

This study provides a foundation for exploring the challenges encountered by the unmarried cohabiting couples for future research as it could help future researchers to explore similar topics in larger and more diverse sample sizes including different age ranges, ethnic backgrounds or types of relationship. In this context, the study provides valuable insights that can be expanded upon in future studies to better understand and achieve mutual understanding in the couple relationship.

The findings of this study provide significant implications for mental health practitioners and relationship counsellors. The counselors can create specific interventions that could address the communication breakdowns, financial disagreements and role expectations that were found to be common problems among cohabiting couples. For example, implementing modules on conflict resolution and shared responsibility during counseling sessions could improve relationship stability of the couples and help them to manage their stressors effectively. The professionals can provide more useful advice by modifying support services based on the specific needs of unmarried cohabiting couples compared to traditional marital-focused approaches.

Furthermore, the findings of this study are also beneficial for unmarried cohabiting couples. The couples can gain insights into potential obstacles they may encounter and take preventive action early during cohabitation by reflecting on the lived experiences and adaptive strategies that were used by the unmarried cohabiting couples in this study. The couples may develop more stable relationships by taking inspiration from others such as using open communication, establishing clear expectations and being involved in financial planning.

5.5 Limitations

One of the limitations of this study is the lack of diversity in research samples collected. Although this study is open to all races and ethnicities in Malaysia, there were only Chinese participants represented. This homogeneity restricts the generalizability of the findings, as cultural norms surrounding cohabitation may vary significantly across different ethnic groups. Including participants from other racial and ethnic backgrounds could provide a wider range of perspectives and comprehensive insights into attitudes and experiences of cohabitation.

Next, the scope of this study could be limited. While the current study offers valuable insights into challenges, adaptive strategies, and relationship stability, it did not look more deeply into certain aspects of cohabitation. Some emotional experience of cohabitations may be overlooked in this study. So, including more in-depth questions could provide a richer understanding of the complexities of cohabitation.

Additionally, couples that experience significant challenges in their cohabiting relationships might be less inclined to participate in this study. This might be due to the couples having a desire to avoid disclosing sensitive issues or afraid that participation might further strain their relationship. As a result, the sample may underrepresent couples' difficulties, limiting the extent to which the findings capture the full range of cohabitation experiences.

The age range of samples collected is also one of the limitations of this research. The current study focused on all unmarried couples that cohabit, but the participants found are all young adults. This age homogeneity might have resulted in more unified responses, limiting the ability to capture perspectives from older age groups who may experience cohabitation differently.

5.6 Recommendations

The future research should aim to involve a more diverse sample of participants from a wider range of socioeconomic, religious, ethnic and cultural backgrounds to better understand how these elements affect the cohabitation experience. In Malaysian context, a large population outside a specific demography would gain deeper insights and improve the generalizability of the findings. Moreover, it would be helpful to do longitudinal study to analyse how challenges and coping strategies would change over time especially as couples step to marriage, separation or continuous cohabitation.

Another insightful direction for future research is to enhance the comprehensiveness of the interview questions asked even though the study could produce significant findings. This is because certain perspectives of the participants' experiences were either overlooked or not fully explored by the researchers. Therefore, more in-depth and probing questions are advised to use in future research to guide participants to disclose more thorough information during the interview. For example, there could be some questions that could dive into the emotional interpretation behind the decision of the participants, asking about their personal growth, their level of passion during cohabitation, their long-term outlook on cohabitation and how cultural or social context could influence them can be deeply explored in the future research.

Other than that, future research should provide a safe and supportive atmosphere that encourages the cohabiting couples to openly share their experiences. The atmosphere may reduce the participants' feelings of anxiety about being judged by others if the researchers promise them that their information will be kept private and anonymous. Anonymous surveys or private,

separate interviews would be the participation options to help the couples feel more comfortable when discussing sensitive issues.

Furthermore, future studies should include a wider age range of the participants in order to investigate the experiences across different stages of adulthood. Since the primary focus of the current study only involved young adults, it would have limited the understanding of how older couples experience cohabitation. The older couples may see cohabitation with priorities like companionship, emotional security or blended family considerations. On the other hand, the younger couples may see it as a preparation before stepping into marriage or as a financially convenient arrangement. Researchers would be able to highlight how challenges, relationship stability and adaptive strategies differ according to life stage which could offer a more comprehensive understanding of cohabitation as a dynamic phenomenon.

5.7 Conclusion

This research set out to explore the challenges faced by unmarried cohabiting couples, the adaptive strategies they employed, and how these factors affect relationship stability. Through the thematic analysis of interview data, some main themes were identified. Couples had reported challenges such as adjusting to each other's living habits, facing familial and cultural pressures, and living with financial tension. To resolve these challenges, some adaptive strategies had been used by couples including collaborative household management, shared financial responsibilities, and conflict resolution methods such as compromise and cooling-off periods. These experiences brought the result of cohabitation enhancing mutual understanding and emotional closeness for most couples, but some had introduced declining passion over time. Theoretically, the findings affirm the relevance of Bronfenbrenner's Ecological Systems Theory

by demonstrating cohabitation is shaped by both microsystem and macrosystem influences, including partner's adjustments, family expectations, cultural norms, and social media impacts. At the same time, Social Exchange Theory is reinforced by showing how couples balance tangible and intangible exchanges to maintain stability of their relationship. These findings could provide insights for mental health practitioners and relationship counsellors. Unmarried cohabiting couples also could benefit from this study. However, there are limitations in this study including lack of diversity, quality of questions made, lack of samples with significant challenges, and limited age range. Future research should involve more diverse sample of participants with a wider age range, better interview questions made, and provide a supportive atmosphere to encourage participants to speak their experiences openly.

Reference

Adegboyega, L. O. (2021). Influence of spousal communication on marital conflict resolution as expressed by married adults in Ilorin metropolis, Kwara State: Implications for counselling practice. *Canadian Journal of Family and Youth/Le Journal Canadien de Famille et de la Jeunesse*, 13(1), 71-83. <https://doi.org/10.29173/cjfy29602>

Arican-Dinc, B., & Gable, S. L. (2023). Responsiveness in romantic partners' interactions. *Current opinion in psychology*, 53, 101652. <https://doi.org/10.1016/j.copsyc.2023.101652>

Bar-Shachar, Y., Lopata, S., & Bar-Kalifa, E. (2023). Relationship satisfaction during COVID-19: The role of partners' perceived support and attachment. *Family Relations*, 72(1), 105-121. <https://doi.org/10.1111/fare.12767>

Baryła-Matejczuk, M., Skvarciany, V., Cwynar, A., Poleszak, W., & Cwynar, W. (2020). Link between financial management behaviours and quality of relationship and overall life satisfaction among married and cohabiting couples: Insights from application of artificial neural networks. *International Journal of Environmental Research and Public Health*, 17(4), 1190. <https://doi.org/10.3390/ijerph17041190>

Bradford, A. B., Drean, L., Sandberg, J. G., & Johnson, L. N. (2020). They may disapprove, but I still love you: Attachment behaviors moderate the effect of social disapproval on marital relationship quality. *Family process*, 59(4), 1530-1551. <https://doi.org/10.1111/famp.12519>

Brown, K. S., Schmidt, B., Morrow, C., & Rougeaux-Burnes, G. (2023). Pre-cohabitation conversations for relationships: Recommended questions for discussion. *Contemporary Family Therapy*, 45(2), 131-145. <https://doi.org/10.1007/s10591-021-09594-6>

Brown, S. L., Manning, W. D., & Wu, H. (2022). Relationship quality in midlife: A comparison of dating, living apart together, cohabitation, and marriage. *Journal of Marriage and Family*, 84(3), 860-878. <https://doi.org/10.1111/jomf.12813>

Campbell, S., Greenwood, M., Prior, S., Shearer, T., Walkem, K., Young, S., ... & Walker, K. (2020). Purposive sampling: complex or simple? Research case examples. *Journal of research in Nursing*, 25(8), 652-661. <https://doi.org/10.1177/1744987120927206>

Carlson, D. L. (2022). Reconceptualizing the gendered division of housework: Number of shared tasks and partners' relationship quality. *Sex Roles*, 86(9), 528-543.
<http://dx.doi.org/10.1007/s11199-022-01282-5>

Carsten, J. (2021). Marriage and self-fashioning in Penang, Malaysia: Transformations of the intimate and the political. *Marriage in Past, Present and Future Tense*, 140.
<https://library.oapen.org/bitstream/handle/20.500.12657/51815/9781800080386.pdf?sequence=1#page=153>

Casper, L. M., & Bianchi, S. M. (2001). *Continuity and change in the American family*. Sage Publications.

https://books.google.com/books?hl=en&lr=&id=qvhyAwAAQBAJ&oi=fnd&pg=PP1&ots=UIuEqdTTJH&sig=uwvd2_RhkEC9X2FDs0Vvn6zIPr

Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and Mixed Methods Approaches* (5th ed.). SAGE Publications.

Dagar, M., & Chawla, R. (2024). The study of the outcomes of counselling cohabiting couples in various contexts and environments. *International Journal of Psychiatry (IJPSY)*, 2(1).
https://www.academia.edu/download/113438405/IJPSY_02_01_001.pdf

Di Giulio, P., Impicciatore, R., & Sironi, M. (2019). The changing pattern of cohabitation: A sequence analysis approach. *Demographic Research*, 40, 1211–1248.
<https://doi.org/10.4054/demres.2019.40.42>

Eickmeyer, K. J., Manning, W. D., Longmore, M. A., & Giordano, P. C. (2023). Exploring the Married-Cohabiting Income Pooling Gap Among Young Adults. *Journal of Family and Economic Issues*, 44(4), 990–1006. <https://doi.org/10.1007/s10834-023-09885-0>

England, M. (2012). The interview: Data collection in descriptive phenomenological human scientific research. *Journal of phenomenological psychology*, 43(1), 13-35.
https://brill.com/view/journals/jpp/43/1/article-p13_3.xml

Fiori, K. L., Rauer, A. J., Birditt, K. S., Brown, E., & Orbuch, T. L. (2021). You aren't as close to my family as you think: Discordant perceptions about in-laws and risk of divorce. *Research in Human Development*, 17(4), 258–273.

<https://doi.org/10.1080/15427609.2021.1874792>

Foran, H. M., Mueller, J., Schulz, W., & Hahlweg, K. (2022). Cohabitation, relationship stability, relationship adjustment, and children's mental health over 10 years. *Frontiers in Psychology*, 12, 746306.

Graf, N. (2019). Key findings on marriage and cohabitation in the U.S. *Pew Research Center*.
<https://www.pewresearch.org/short-reads/2019/11/06/key-findings-on-marriage-and-cohabitation-in-the-u-s/>

Hall, S. S., & Adams, R. A. (2020). "Not just me anymore." A qualitative study of transitioning to marriage after cohabitation. *Journal of Family Issues*, 41(12), 2275-2296.
<https://doi.org/10.1177/0192513X20943915>

Hamble, D., & Hamble, J. M. (2020). There is no away: where do people go when they avoid an interpersonal conflict?. *Negotiation and Conflict Management Research*, 13(4), 304-325.
<https://doi.org/10.1111/ncmr.12170>

Harrison, J. (2022). *Five Arguments All Couples (Need To) Have: And Why the Washing-Up Matters*. Souvenir Press.

https://books.google.com.my/books?hl=en&lr=&id=WMBJEAAAQBAJ&oi=fnd&pg=PT5&dq=couples+want+to+win+over+an+argument&ots=yjPjdtUBOI&sig=5_SmI4O8Vk0MNHR2a6wD-6dR2f4&redir_esc=y#v=onepage&q=couples%20want%20to%20win%20over%20an%20argument&f=false

Haydon, K. C., & Salvatore, J. E. (2023). Relationship stress, arguments, and sleep quality: A causal process analysis. *Journal of Social and Personal Relationships*, 40(12), 4268–4292. <https://doi.org/10.1177/02654075231190592>

Jain, D., & Priyesh, C. (2023). The changing paradigm of cohabitation: interplay between social norms, emotional interdependence and subjective well-being. *International Journal of Advanced Research*, 11(04), 840–851. <https://doi.org/10.21474/ijar01/16733>

Jenkins, A. I., Le, Y., Surachman, A., Almeida, D. M., & Fredman, S. J. (2023). Associations among financial well-being, daily relationship tension, and daily affect in two adult cohorts separated by the great recession. *Journal of social and personal relationships*, 40(4), 1103-1125. <https://doi.org/10.1177/02654075221105611>

Jones, G. (2017). What is driving marriage and cohabitation in low fertility countries?. In *Low fertility regimes and demographic and societal change* (pp. 149-166). Cham: Springer International Publishing. https://link.springer.com/chapter/10.1007/978-3-319-64061-7_9

Jones, G. W., Hull, T. H., & Mohamad, M. (2015). *Changing marriage patterns in Southeast Asia*. Routledge. <https://doi.org/10.4324/9780203813461>

Kallio, H., Pietilä, A.-M., Johnson, M., & Kangasniemi, M. (2016). Systematic methodological review: Developing a framework for a qualitative semi-structured interview guide. *Journal of Advanced Nursing*, 72(12), 2954–2965. <https://doi.org/10.1111/jan.13031>

Kanter, J. B., Lavner, J. A., Lannin, D. G., Hilgard, J., & Monk, J. K. (2022). Does couple communication predict later relationship quality and dissolution? A meta-analysis. *Journal of Marriage and Family*, 84(2), 533-551. <https://doi.org/10.1111/jomf.12804>

Karuppiah, B. (2017). Property Division of Unmarried Cohabitants in Malaysia. *Malaysian Journal of Law & Society*, (21). <https://doi.org/10.17576/juum-2017-21-02>

Kasearu, K., & Kutsar, D. (2011). Patterns behind unmarried cohabitation trends in Europe. *European Societies*, 13(2), 307–325. <https://doi.org/10.1080/14616696.2010.493586>

Kaya, Z., Kocabiyik, O. O., & Bacioğlu, S. D. (2021). Marriage, and marital problems and solutions from the perspective of couples in arranged marriage. *OPUS International Journal of Society Researches*, 18(42), 5187-5207. <https://doi.org/10.26466/opus.898866>

Kravdal, Ø., Wörn, J., & Reme, B. A. (2023). Mental health benefits of cohabitation and marriage: A longitudinal analysis of Norwegian register data. *Population Studies*, 77(1), 91-110. <https://www.tandfonline.com/doi/abs/10.1080/00324728.2022.2063933>

Kruger, M., Palmer, L., & Goetz, J. (2023). Financial satisfaction: The role of shared financial responsibilities and shared financial values among couples. *Financial Services Review*, 31(4), 266-282. <https://doi.org/10.61190/fsr.v31i4.3341>

Kuperberg, A. (2018). Premarital cohabitation and direct marriage in the United States: 1956–2015. *Marriage & Family Review*, 55(5), 1–29.

<https://doi.org/10.1080/01494929.2018.1518820>

Lai, W., & Song, J. (2022). Different pathways of the second demographic transition in four East Asian societies: evidence from the 2006 and 2016 East Asian Social Surveys. *China Population and Development Studies*, 6(4), 373–402. <https://doi.org/10.1007/s42379-022-00118-9>

Lesthaeghe, R. (2014). The second demographic transition: A concise overview of its development. *Proceedings of the National Academy of Sciences*, 111(51), 18112-18115.

Lesthaeghe, R. (2020). Lesthaeghe, R. J. (2020). The second demographic transition: Cohabitation. In *Cross-cultural family research and practice* (pp. 103-141). Academic Press. <https://doi.org/10.1016/b978-0-12-815493-9.00004-1>

Lesthaeghe, R. (2020). The second demographic transition, 1986–2020: sub-replacement fertility and rising cohabitation—a global update. *Genus*, 76(1), 10. <https://doi.org/10.1186/s41118-020-00077-4>

Lesthaeghe, R., & Surkyn, J. (2007). When history moves on: The foundations and diffusion of the second demographic transition. In *International family change* (pp. 95-132). Routledge. <https://www.taylorfrancis.com/chapters/edit/10.4324/9780203809648->

9/history-moves-foundations-diffusion-second-demographic-transition-ron-lestaeghe-johan-surkyn

Lim, I. (2017). Minister to address whether cohabiting couples considered households. *Malay Mail*. <https://www.malaymail.com/news/malaysia/2017/07/24/minister-to-address-whether-cohabiting-couples-considered-households/1427907>

Malek, N. B. A. (2016). Is cohabitation an alternative to marriage? *Procedia - Social and Behavioral Sciences*, 219, 12–18. <https://doi.org/10.1016/j.sbspro.2016.04.026>

Manning, W. D. (2020). Young adulthood relationships in an era of uncertainty: A case for cohabitation. *Demography*, 57(3), 799–819. <https://doi.org/10.1007/s13524-020-00881-9>

Manning, W. D., & Smock, P. J. (2002). First comes cohabitation and then comes marriage? *Journal of Family Issues*, 23(8), 1065–1087. <https://doi.org/10.1177/019251302237303>

Miller, A. J., Sassler, S., & Kusi-Appouh, D. (2011). The specter of divorce: Views from working- and middle-class cohabitators. *Family Relations*, 60(5), 602–616. <https://doi.org/10.1111/j.1741-3729.2011.00671.x>

Nyimbili, F., & Nyimbili, L. (2024). Types of purposive sampling techniques with their examples and application in qualitative research studies. *British Journal of Multidisciplinary and Advanced Studies*, 5(1), 90-99.

https://www.researchgate.net/publication/378272696_Types_of_Purposive_Sampling_Techniques_with_Their_Examples_and_Application_in_Qualitative_Research_Studies

Obeng-Hinneh, R., & Kapoor, A. (2022). Cohabitation and its consequences in Ghana. *Journal of Family Issues*, 43(2), 283-305. <https://doi.org/10.1177/0192513X21994155>

Pathak, V., Kalra, S., & Jena, B. (2013). Qualitative research. *Perspectives in Clinical Research*, 4(3), 192. <https://doi.org/10.4103/2229-3485.115389>

Peetz, J., Fisher-Skau, O., & Joel, S. (2024). How individuals perceive their partner's relationship behaviors when worrying about finances. *Journal of Social and Personal Relationships*, 41(6), 1577–1599. <https://doi.org/10.1177/02654075241227454>

Peetz, J., Meloff, Z., & Royle, C. (2023). When couples fight about money, what do they fight about?. *Journal of Social and Personal Relationships*, 40(11), 3723-3751.
<https://doi.org/10.1177/02654075231187897>

Probert, R., & Thompson, S. (2024). *Research Handbook on Marriage, Cohabitation and the Law*. Edward Elgar Publishing.
[https://books.google.com/books?hl=en&lr=&id=8cAHEQAAQBAJ&oi=fnd&pg=PR1&dq=Probert,+R.,+Thompson,+S.+\(2024\).+Research+Handbook+on+Marriage,+Cohabitation+and+the+Law.+Edward+Elgar+Publishing.&ots=qJflHfGK8A&sig=DtjBAMQnrdIT8JiPz9p46sK2X2w](https://books.google.com/books?hl=en&lr=&id=8cAHEQAAQBAJ&oi=fnd&pg=PR1&dq=Probert,+R.,+Thompson,+S.+(2024).+Research+Handbook+on+Marriage,+Cohabitation+and+the+Law.+Edward+Elgar+Publishing.&ots=qJflHfGK8A&sig=DtjBAMQnrdIT8JiPz9p46sK2X2w)

Sassler, S., & Cooperstock, A. (2023). The various roles of cohabitation in the United States.
<https://doi.org/10.1093/oxfordhb/9780197518151.013.19>

Seok, C. B., Ismail, R., Mutang, J. A., Yee, H. K., Siau, C. S., Fitriana, M., & Yun, L. W. (2022). The Role of Dyadic Coping in Married/cohabiting Adults' Well-being and Relationship Quality During COVID-19 Pandemic Lockdown in Malaysia. *International journal of health sciences*, 6(S7), 5054-5067. <https://doi.org/10.53730/ijhs.v6ns7.13095>

Shakir, D. M., & Rahman, D. A. ur. (2022). Conducting pilot study in a qualitative inquiry: Learning some useful lessons. *Journal of Positive School Psychology*, 6(10), 1620–1624.
<https://journalppw.com/index.php/jpsp/article/view/13459/8727>

Shenk, S. (2018). Cohabitation: What is at stake? *Vision: A Journal for Church and Theology*, 19(1), 25-32. <https://press.palni.org/ojs/index.php/vision/article/download/374/319>

Shi, W., & Lievens, J. (2022). Cohabitation among Chinese minorities in Western countries: an alternative family formation strategy for disadvantaged groups? *China Population and Development Studies*, 6(2), 141–162. <https://doi.org/10.1007/s42379-022-00108-x>

Stratton, L. S. (2023). Marriage versus cohabitation: How specialization and time use differ by relationship type. In *Time use in economics* (pp. 187-218). Emerald Publishing Limited.
<https://doi.org/10.2139/ssrn.4431370>

Tam, C. L., Lee, T. H., Foo, Y. C., & Lim, Y. M. (2011). Communication skills, conflict tactics and mental health: A study of married and cohabitating couples in Malaysia. *Asian social science*, 7(6), 79-87.
https://www.academia.edu/download/44910005/Communication_Skills_Conflict_Tactics_an20160420-24587-x0hcru.pdf

Thornton, A., Axinn, W. G., & Xie, Y. (2008). *Marriage and cohabitation*. University of Chicago Press.
https://books.google.com.my/books?hl=en&lr=&id=EjlqhFiK9H4C&oi=fnd&pg=PR5&dq=what+is+cohabitation&ots=GzixAsGlc6&sig=wDqFeBuqCPykhMyJTIOWWFsX4s&redir_esc=y#v=onepage&q&f=false

Trask, B. S., & Koivunen, J. M. (2007). Trends in marriage and cohabitation. *Cultural diversity and families: Expanding perspectives*, 80-99.

Turale, S. (2020). A brief introduction to qualitative description: A research design worth using. *Pacific Rim International Journal of Nursing Research*, 24(3), 289-291. <https://he02.tci-thaijo.org/index.php/PRIJNR/article/download/243180/165336/841530>

Uprety, M. D. (2023). Cohabitation: Conceptual Significance and Practical Inconsistency. *Pragya Darshan प्रग्या दर्शन*, 5(1), 29–34. <https://doi.org/10.3126/pdmdj.v5i1.52258>

Ventura, L. (2025). The Impact of Economic Stress on Marital Satisfaction. <https://digitalcommons.liberty.edu/doctoral/6524/>

Wang, X. X., Lin, Q., Liu, X., Dong, P., Bao, Y., Que, J.-Y., Lu, L., Wei, Y. B., & Liu, J. J. (2024). The association between couple relationships and sleep: A systematic review and meta-analysis. *Sleep Medicine Reviews*, 79, 102018. <https://doi.org/10.1016/j.smrv.2024.102018>

Wilson, A. (2015). A guide to phenomenological research. *Nursing Standard (2014+)*, 29(34), 38. <https://search.proquest.com/openview/df4dc8b19cbf9c002417d0d7e2655f71/1?pq-origsite=gscholar&cbl=2042228>

Yik, C. S. (2021). Rights Of Cohabitants in Malaysia. *Chia, Lee & Associates*. <https://chialee.com.my/rights-of-cohabitants-in-malaysia/>

Yu, J., & Xie, Y. (2015). Cohabitation in China: Trends and determinants. *Population and Development Review*, 41(4), 607–628. <https://doi.org/10.1111/j.1728-4457.2015.00087.x>

Appendices

Appendix A

Interview Questions

RO 1: To explore the challenges that faced by unmarried couples during cohabitation	
1	Can you briefly describe your experiences of cohabitation as an unmarried couple with your partner? 请问你可以描述你跟你的未婚伴侣同居的经验吗？
2	What were your main reasons for choosing to cohabit before marriage? 你选择婚前同居的主要原因是什么？
3	Have you experienced any societal or family pressure regarding cohabitation? 在跟你的未婚伴侣同居时，请问你有没有受到过来自社会或家庭的压力？
4	What are some common conflicts or disagreements you and your partner face while cohabiting in terms of financial responsibilities, household chores or personal space? 请问在同居期间，你和你的未婚伴侣在经济责任，家务劳动或个人空间方面会遇到哪些常见的冲突或分歧？
5	Do you feel that cohabitation has strengthened or strained your relationship? Why? 请问你觉得同居拉近还是疏远你们的关系？为什么？
RO 2: To explore the adaptive strategies towards challenges faced by unmarried couples	
1	Can you describe what are the adaptive strategies used by you and your partner to overcome the challenges during cohabitation? 请问你可以描述你跟你的未婚伴侣用什么方法解决你们同居时所遇到的挑战/困难吗？
2	How do you and your partner navigate societal or familial disapproval of cohabitation?

	请问你和你的未婚伴侣如何应对社会或家庭反对同居的看法？
3	What strategies do you use to ensure financial security and stability as an unmarried couple? 作为一对未婚同居伴侣，请问你采取了哪些策略/方法来确保财务的安全性与稳定性？
4	How do you and your partner manage uncertainty regarding the future of your relationship such as any long-term plans or agreements? 请问你和你未婚伴侣如何处理你们之间未来的不确定性？
5	What coping mechanisms have been most effective for you in overcoming cohabitation challenges? 请问哪些应对策略/方法对你来说最有效的解决同居带来的挑战？
6	If you could give advice to other unmarried couples facing similar challenges, what would it be? 如果你能给其他也在面临类似挑战的未婚同居伴侣一些建议，你的建议是什么？

Appendix B

Ethical Approval Letter



UNIVERSITI TUNKU ABDUL RAHMAN DU012(A)
Wholly owned by UTAR Education Foundation Co. No. 578227-M

Re: U/SERC/78-442/2025

14 January 2025

Dr Lee Wan Ying
Head, Department of Psychology and Counselling
Faculty of Arts and Social Science
Universiti Tunku Abdul Rahman
Jalan Universiti, Bandar Baru Barat
31900 Kampar, Perak.

Dear Dr Lee,

Ethical Approval For Research Project/Protocol

We refer to the application for ethical approval for your students' research project from Bachelor of Social Science (Honours) Psychology programme enrolled in course UAPZ3023. We are pleased to inform you that the application has been approved under Expedited Review.

The details of the research projects are as follows:

No	Research Title	Student's Name	Supervisor's Name	Approval Validity
1.	Cohabitation and Relationship Stability: Understanding the Challenges and Adaptive Strategies of Unmarried Couples	1. Celeste Lee Xin Rou 2. Leong Qiao Yi	Pn Wirawahida Binti Kamarul Zaman	14 January 2025 – 13 January 2026

The conduct of this research is subject to the following:

- (1) The participants' informed consent be obtained prior to the commencement of the research;
- (2) Confidentiality of participants' personal data must be maintained; and
- (3) Compliance with procedures set out in related policies of UTAR such as the UTAR Research Ethics and Code of Conduct, Code of Practice for Research Involving Humans and other related policies/guidelines.
- (4) Written consent be obtained from the institution(s)/company(ies) in which the physical or/and online survey will be carried out, prior to the commencement of the research.

Should the students collect personal data of participants in their studies, please have the participants sign the attached Personal Data Protection Statement for records.

Thank you.

Yours sincerely,



Professor Ts Dr Faidz bin Abd Rahman
Chairman
UTAR Scientific and Ethical Review Committee

c.c Dean, Faculty of Arts and Social Science
 Director, Institute of Postgraduate Studies and Research

Appendix C

Personal Data Protection Form

PERSONAL DATA PROTECTION NOTICE

Please be informed that in accordance with Personal Data Protection Act 2010 (“PDPA”) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman (“UTAR”) is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

1. Personal data refers to any information which may directly or indirectly identify a person which could include sensitive personal data and expression of opinion. Among others it includes:
 - a) Name
 - b) Identity card
 - c) Place of Birth
 - d) Address
 - e) Education History
 - f) Employment History
 - g) Medical History
 - h) Blood type
 - i) Race
 - j) Religion
 - k) Photo
 - l) Personal Information and Associated Research Data
2. The purposes for which your personal data may be used are inclusive but not limited to:
 - a) For assessment of any application to UTAR
 - b) For processing any benefits and services
 - c) For communication purposes
 - d) For advertorial and news
 - e) For general administration and record purposes
 - f) For enhancing the value of education
 - g) For educational and related purposes consequential to UTAR
 - h) For replying any responds to complaints and enquiries
 - i) For the purpose of our corporate governance
 - j) For the purposes of conducting research/ collaboration
3. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with

applicable laws.

4. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.
5. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

6. By submitting or providing your personal data to UTAR, you had consented and agreed for your personal data to be used in accordance to the terms and conditions in the Notice and our relevant policy.
7. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.
8. You may access and update your personal data by writing to us at:
 - a. Celeste Lee Xin Rou – gmail1027@1utar.my
 - b. Leong Qiao Yi – qyyyy03@1utar.my

Acknowledgment of Notice

[] I have been notified and that I hereby understood, consented and agreed per UTAR above notice.

[] I disagree, my personal data will not be processed.

.....
Name:

Date:

Appendix D

Interview Consent Form



UNIVERSITI TUNKU ABDUL RAHMAN DU012(A)
Wholly owned by UTAR Education Foundation Co. No. 578227-M

Research Interview Consent Form

Title of the Research Study: Cohabitation and Relationship Stability: Understanding the Challenges and Adaptive Strategies of Unmarried Couples

Principal Investigator: Celeste Lee Xin Rou

Leong Qiao Yi

Contact Information: gmail1027@1utar.my, 017-5995682

qyyyy03@1utar.my, 017-5515992

Research supervisor: Puan Wirawahida Binti Kamarul Zaman

Introduction:

You are invited to participate in a research study as stated above. This study aims to explore the challenges and adaptive strategies of unmarried couples in maintaining long-term relationships. Before you decide to participate, it is essential to understand the nature of the study and your role as a participant. Please read this consent form carefully, and if you have any questions or concerns, do not hesitate to contact the Principal Investigator listed above.

Purpose of the Study:

There are two main objectives of this study. (1) Explore the challenges that faced by unmarried couples during cohabitation, (2) Explore the adaptive strategies towards challenges faced by unmarried couples.

By participating in this research interview, your valuable insights will contribute to advancing knowledge in this area.

Study Procedures:

If you agree to participate in this study, you will be asked to participate in a research interview conducted by a research team member. Based on your preference, the interview will be conducted in person or via online platform. During the interview, the researcher will ask you questions related to the research topic.

The interview is expected to take approximately 30 minutes to one hour. All interviews will be audio-recorded to ensure accuracy during data analysis. Rest assured that any information obtained during the interview will be treated with strict confidentiality, and all identifying information will be anonymised to protect your privacy.

Benefits of Participation:

Participation in this study is voluntary, and the researcher will give RM20 per individual as a token of appreciation for your valuable input and involvement. Your participation will significantly contribute to the research objectives and may ultimately benefit society in the future.

Risks and Discomforts:

There are minimal risks associated with participating in this research interview. Although unlikely, you may experience some discomfort while discussing sensitive topics. If you find any questions distressing, you have the right to decline to answer or terminate the interview at any time without consequence.

Confidentiality:

Your privacy is of utmost importance to us. All data collected during the interview will be treated with strict confidentiality. Your identity will remain anonymous in any publications or presentations resulting from this study. Audio recordings will be stored securely and accessed only by authorised research personnel. Access to the data will be restricted to the research team and any regulatory authorities who may require review.

Voluntary Participation and Withdrawal:

Participation in this study is entirely voluntary. Your decision to participate will not affect your relationship with the research team. If you choose to participate, you may withdraw your consent and discontinue participation at any time during the study without providing a reason, and this will not result in any negative consequences.

Contact Information:

If you have any questions or concerns or wish to discuss any aspect of the research before, during, or after the study, please contact the principal investigator.

Consent:

I have read and understood the information provided in this consent form, and I freely and voluntarily agree to participate in the research interview for the study titled [Cohabitation and Relationship Stability: Understanding the Challenges and Adaptive Strategies of Unmarried Couples]. I understand that I can withdraw my consent at any time without any consequences. I also acknowledge that I have had the opportunity to ask questions and have received satisfactory answers to my inquiries.

Participant's Name: _____

Participant's Signature: _____

Date: _____

Researcher's Name: Celeste Lee Xin Rou, Leong Qiao Yi

Researcher's Signature: ,



Universiti Tunku Abdul Rahman

Kampar Campus

Jalan Universiti,

Bandar Barat

31900, Kampar,

Perak