The Relationship Between Religious Beliefs, Moral Development, Self-Control, Peer Pressure, Self-Esteem, and Premarital Sex

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THE RELATIONSHIP BETWEEN RELIGIOUS BELIEFS, MORAL DEVELOPMENT, SELF-CONTROL, PEER PRESSURE, SELF-ESTEEM, AND PREMARITAL SEX

A Dissertation
Presented in Partial Fulfillment
of the Requirements for the Degree
Doctor of Philosophy

by
Jacynth A. Fennell

July 1999
THE RELATIONSHIP BETWEEN RELIGIOUS BELIEFS, MORAL DEVELOPMENT, SELF-CONTROL, PEER PRESSURE, SELF-ESTEEM, AND PREMARITAL SEX

A dissertation presented in partial fulfillment of the requirements for the degree of Doctor of Philosophy

by

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ABSTRACT

THE RELATIONSHIP BETWEEN RELIGIOUS BELIEFS, MORAL DEVELOPMENT, SELF-CONTROL, PEER PRESSURE, SELF-ESTEEM, AND PREMARITAL SEX

by

Jacynth A. Fennell

Chair: Frederick A. Kosinski, Jr.
ABSTRACT OF GRADUATE STUDENT RESEARCH

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Andrews University

School of Education

Title: THE RELATIONSHIP BETWEEN RELIGIOUS BELIEFS, MORAL DEVELOPMENT, SELF-CONTROL, PEER PRESSURE, SELF-ESTEEM, AND PREMARITAL SEX

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Problem

The purpose of this study was to ascertain if there is any relationship between religious beliefs, moral development, self-control, peer pressure, self-esteem, and premarital sex, providing for a comprehensive framework for understanding this phenomenon.

Method

Subjects were 148 undergraduates attending three schools in different geographic regions within the United States. Subjects were primarily between 18 and 25 years old. A survey was completed by 148 students. Data were analyzed using Analysis of Variance
and Independent-Samples t test.

Results

Of the 148 students who participated in the study, 38% were Black, non-Hispanic, 38% were White, non-Hispanic, 10% were Hispanic, and 4% were Biracial/Multiracial. Ninety-six percent of subjects stated that they belonged to a religious faith or church, and 4% stated that they did not. With regard to whether or not the subjects had premarital sexual intercourse, 33.8% had consensual sex, 55.4% did not have sex, 8.1% had sex and were forced, and 2.7% had sex but were unsure as to whether or not it was consensual. Of those subjects who did have premarital sex, 86% of those had sex with their boyfriend/girlfriend. With two exceptions, the 8.1% of subjects who were forced to have sex were female and forced or pressured by a boyfriend/girlfriend.

Most of the subjects, 49.3%, had principled morality scores in the low range. In regard to self-esteem, most of the subjects, 56.8%, scored in the average range. Self-control scores of subjects revealed that 74.3% scored in the average range. In relation to peer influence, 79.1% of subjects were not influenced by their peers on the nine issues studied. The Analysis of Variance and the Multivariate Analysis of Variance that was used to test hypotheses found non-significant differences between those who had sex and consented, those who did not have sex, those who had sex and were unsure, and those who had sex but did not consent, on religious beliefs, moral development, self-control, peer pressure, and self-esteem scores.

Conclusions

For the 148 subjects attending Seventh-day Adventist colleges, the non-significant
results seemed to indicate that different factors may have been influencing this sample in their premarital sexual behavior.
Thanks to God, my family, and friends for their support, strength, and encouragement throughout this process.
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CHAPTER I

INTRODUCTION

Background of the Problem

The effects of premarital sexual behavior have been and still are a topic of much debate among researchers, educators, and religious leaders. Some argue that premarital sexual behavior has absolutely no adverse consequences to the individuals involved, provided adequate birth control is used. Others have argued that premarital sex is wrong and should not be engaged in at all. They stress low self-esteem, guilt, sexually transmitted diseases, increases in abortion, elevated divorce rates, lowering of quality communication, and rushing into marriage as some of the negative consequences of premarital sex. The spectrum of attitudes towards premarital sex is wide with many who fall between the two extremes. The consensus seems to be that education is necessary to provide youth and young adults with alternate choices when they are considering whether or not to engage in premarital sex.

Numerous studies have explored what may influence a person's decision to engage in premarital sex. Some focus on how religious beliefs affect premarital sexual behavior (Beck, Cote Bettie, & Hammond, 1991; Cochran & Beeghley, 1991; Petersen & Donnenwerth, 1997). Most concluded that those who are committed to their religious
beliefs are less likely to engage in premarital sex. Others have focused on the harmful effects of premarital sex (Burgess & Wallin, 1953; Haffner, 1992; Kahn & London, 1991; Rosoff, 1996; "Ten Consequences of Premature Sexual Involvement," 1996; Whitman & Glastris, 1997; Whyte, 1990). Still others have focused on how parents or peers can influence decisions (Clode, 1995; Gallagher, 1997; Hyde, 1990; McClory, 1994; Miranda & Williams, 1995; Petersen & Donnenwerth, 1997). What they all have in common is an interest in the factors that could motivate a person to have sex outside of the marriage bond. This is an important issue because if premarital sexual behavior can be proven to have harmful effects on individuals, as much of the research suggests, then a comprehensive effort should be made to determine what seems to be influencing this decision with the hopes that if early instruction is provided, individuals may choose not to engage in premarital sex, or at least delay it until they are much older. Sex and religious educators have found this such an important issue that much time and energy have been devoted to the topic (Cochran & Beeghley, 1991). Religious educators (usually conservative, or fundamentalist) conclude that premarital sexual behavior is harmful and should be avoided. This is the premise of this paper.

**Statement of the Problem**

The idea that premarital sexual behavior, especially among youths and young adults, is harmful and what can be done about it have been discussed thoroughly in research and within religious and academic communities. What has not been explored in detail is a comprehensive framework for understanding what may influence a person's
decision to engage in premarital sex. Many studies have looked at individual factors that may or may not contribute to premarital sex, but few studies if any have combined many factors together to provide a comprehensive framework for understanding the influences of premarital sexual behavior.

**Purpose of the Study**

The purpose of this study was to investigate the relationship between religious beliefs, moral development, self-control, peer pressure, self-esteem, and premarital sex. It was hoped that in combining these variables, a more comprehensive framework could be used in addressing the issue of what factors in combination with each other may influence a person's decision to engage in premarital sex. Because of the support for these five variables in the research literature, they were selected to be examined in this study. It was hoped that educators, religious leaders, and possibly parents could use this framework with these five variables combined to help educate and train their children in ways that will prevent them from engaging in premarital sex as teens and young adults.

**Theoretical Framework**

The variables selected for use in this study were supported by research. Cochran and Beeghley (1991) noted that in a 40-year period more than 80 studies have reported a relationship between religion and premarital sex. Although this is an important variable, Reynolds (1994) stated that many of these studies did not take into account whether or not coercion was involved in the premarital sexual behavior. This sometimes led to conflicting findings concerning the influence of religiosity and
premarital sex. For this reason, this study attempts to assess whether the premarital sexual behavior involved coercion. Because the research literature has reported a relationship between religion and premarital sex, this factor was selected as an influence individuals may use in deciding whether or not to engage in premarital sex. Research has also examined how moral development is related to sexual behavior and sexual morality (Lickona, 1994; McCown, 1996; Morone, 1997; Scruton, 1996; Spiecker, 1992). Self-control has also been considered an important factor that may influence premarital sex (Etgar, 1996; Exner, Meyer-Bahlburg, & Ehrhardt, 1992). Peer group influence has also been found to be correlated with premarital sex (Cochran & Beeghley, 1991; Frewen, 1997; Hyde, 1990). Studies have also indicated that self-esteem was related to premarital sex (Holtzen & Agresti, 1990; Langer & Zimmerman, 1995). Because research has indicated that these factors individually contribute to the decision to engage in premarital sexual behavior, these factors were selected for study in combination with each other. The assumption was made that if each of these factors individually influence a person's decision to engage in premarital sex, then these variables in combination with each other would provide a more comprehensive and effective framework that could be used to understand premarital sexual behavior.

**Research Questions**

The following questions were explored in this study:

1. Were there differences among the four groups of students (those who had premarital sex and consented; those who did not have premarital sex; those who had sex
but did not consent; and those who had sex but were not sure whether or not they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

2. Were there differences among the three groups of students (those who had premarital sex and consented; those who did not have premarital sex; and those who had sex but did not consent combined with those who had sex but were not certain they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

3. Was there a difference between the two groups of students (those who had sex; and those who did not) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

Assumptions

The underlying assumptions of this study included the following:

1. Students were cooperative and honestly answered the questions posed in this questionnaire.

2. The student’s perception of his/her beliefs was an accurate source of information in understanding his/her behavior.

Significance of the Study

This research study may possibly provide a comprehensive framework for understanding the combined factors that may influence the decision to engage in premarital sexual behavior. Clinicians and researchers could use this framework for
understanding the multiple factors that may influence youth and young adults in regard to their sexual behavior. With this understanding, more comprehensive training starting at younger ages could be applied with the hope of preventing youth and young adults from engaging in premarital sex. This study could also provide parents with more of an understanding of how these factors may combine to increase or decrease the likelihood that their children will have premarital sex. For sex educators in the community and religious settings, it may help to provide a comprehensive framework for educating children, teens, and both old and young adults in learning more about how certain beliefs, friends, and feelings about self can influence behavior in both positive and negative ways.

**Definition of Terms**

Terms commonly used throughout this study were defined as follows:

**Moral Development:** The transition over time of a person's moral beliefs. It includes recognition and sensitivity to situations that may indicate a moral problem exists. Persons with high moral development are able to determine what ought to be done in the situation and devise a plan of action with one's moral ideal in mind. They should also take into account nonmoral values and goals which the situation may activate, and execute and implement moral action (Carroll & Rest, 1982).

**Peer Pressure:** The influence friends may have that impacts the beliefs, feelings, and actions of another who belongs to that social network.

**Premarital Sex:** Consensual sexual intercourse outside of the marital bonds. This
also includes homosexual intercourse.

**Religious Beliefs:** Subscription to Judeo-Christian values, and beliefs about one's relationship to God, others, and to self.

**Self-Control:** The ability to regulate one's own feelings, thoughts, and actions.

**Self-Esteem:** The subjective evaluation that an individual makes of his or her worth, competence, or significance (Collins, 1988).

**Delimitations**

The sample was restricted to university undergraduates who were enrolled in Psychology or Sociology courses at the selected schools. These schools were selected initially in the Midwest, and were expanded to other parts of the United States.

**Limitations**

I initially selected only groups of students who attended schools with a Judeo-Christian tradition. Because some of the selected schools declined participation in this study, the remaining three schools that chose to continue participation were Seventh-day Adventist institutions. This may affect the generalizability of this study to other religious groups.

**Outline of the Study**

This study is organized into five chapters.

Chapter 1 presents an introduction to the research problem, statement of the problem, purposes of the study, research questions, methodological assumptions,
significance of the study, definitions of commonly used terms, limitations, and delimitations of this study.

Chapter 2 surveys the literature in six areas: premarital sex, religious beliefs and premarital sex, moral development and premarital sex, self-control and premarital sex, peer-pressure and premarital sex, and self-esteem and premarital sex.

Chapter 3 describes the methodology followed in data collection and analysis.

Chapter 4 provides a description of the results obtained in the study.

Chapter 5 provides a summary, discussion, conclusions, and recommendations.
CHAPTER II

REVIEW OF LITERATURE

This chapter presents a review of relevant research in the following areas: (1) premarital sex; (2) religious beliefs and premarital sex; (3) moral development and premarital sex; (4) self-control and premarital sex; (5) peer pressure and premarital sex; and (6) self-esteem and premarital sex.

Premarital Sex

There has been much discussion in the literature concerning the sexual activity of teenagers, young adults, and adults. Discussions explore whether these experiences are consensual among the very young, whether or not they are harmful, and what if anything should be done. In this section, some of these issues are explored.

Rosoff (1996) stated that it is clear that young people are having sex earlier than they did in the past. She stated that this has been well-documented in the case of young women on whom information has been collected over the last 20 years. She also stated that comparable data for young men and boys are not as plentiful, but they usually have their first experience with sexual intercourse earlier than girls, a year sooner on average. Rosoff concluded that while initiation of sexual activity during the teenage years has been the norm in the United States as in most developed countries, it should be kept in
mind that sex among very young adolescents still is rare and many of the very young girls who have had sex report that they were forced to do so.

Kahn and London (1991) conducted a historical analysis. They found that since the early 1960s there has been a dramatic increase in premarital sexual activity, especially among teenagers (Hofferth, Kahn, & Baldwin, 1987; Pratt & Eglash, 1990). Whereas only 40% of the 1938-1940 female birth cohort had premarital intercourse prior to age 20, this number rose to almost 70% for the women born between 1959 and 1961. Kahn and London (1991) also stated that, given this trend in combination with the rising age at marriage, it is not surprising that the proportion of virgin brides had declined during the past several decades. Whyte (1990) reported that this rise in premarital sexual activity represents a substantial change in courtship behavior among American couples when compared with earlier decades. He stated that not only do they achieve greater physical intimacy prior to marriage, but currently couples are more likely to enter marriage with premarital sexual experience with partners other than their spouse.

While teenage premarital sex has been the focus of much attention, others have noted that it is college-age young adults who are more sexually active. Whitman and Glastris (1997) found that many more 20-something adults than teenagers give birth to children out of wedlock. They suggested that most children born to unwed parents, abortions, and sexually transmitted diseases, stem chiefly from adults who have premarital sex, not from sexually active teens. In 1994, 22% of children born out of wedlock had mothers ages 18 or under; more than half had mothers ages 20 to 29. Over half the women who obtained abortions each year, most unmarried, were in their 20s,
while just a fifth were under 20.

The harmful effects of premarital sex have also been studied. Whyte (1990) stated that premarital sex was thought to have a harmful effect because it makes marriage "less special," and therefore couples develop less respect for marriage as an institution. Burgess and Wallin (1953) provided support for this in several studies conducted between 1920 and 1950. In these studies, couples with no premarital sexual experience scored higher on scales of marital happiness and satisfaction than did couples in which at least one spouse had premarital sexual relations. Kahn and London (1991) found a positive relationship between premarital sex and the risk of divorce. They suggested that this relationship could be attributed to prior unobserved differences (e.g., the willingness to break traditional norms) rather than to a direct causal effect. An article titled "Ten Consequences for Premature Sexual Involvement" (1996) discussed other negative consequences of premarital sex, such as: pregnancy, sexually transmitted diseases, regret, self-recrimination, guilt, loss of self-respect and self-esteem, corruption of character, and the debasement of sex.

Vincent, Brasington, Rainey, and Ward-Besser (1991) also emphasized the importance of delaying premarital sexual behavior. They stated that reality awareness of the health, economic, educational, marital, and family outcomes associated with too-early sexual involvement, as well as the deficits in skills that youth have in relating to adults, parents, peers, and potential sexual partners, merits the organization and orchestration of vigorous educational experiences in schools and community organizations. Corea (1996) first reported some startling facts, then he came to some
conclusions concerning premarital sex. He stated the following: 12 million teens are sexually active; 8 out of 10 boys and 7 out of 10 girls report having had sex while in high school; 40% of 14-year-old girls will be pregnant once before they turn 20 (if present trends continue); by the age of 20, 81% of unmarried males and 67% of unmarried females have had sex; and 50% of all sexually active 19-year-old males had their first sexual experience between the ages of 11 and 13. He asked people to think about the number of people they have met who waited until marriage to have sex and regretted it. On the other hand, he stated that you can usually find hundreds of people who wish with all their hearts that they would have waited. He stressed the problems that have led them to therapists and marriage counselors. He stated that marriage has plenty of challenges already and it needs no additional disadvantages before youth find the person they will call husband or wife.

Gallagher (1997) explored the role of parents in premarital sex and suggested that if parents want to help their teens postpone sex, they need to: (1) maintain a good, warm relationship with their child (children are far more likely to accept family values if they feel valued by their family); (2) inform their teens openly and honestly that they expect them not to have premarital sex; and (3) avoid discussing birth control. She found that each factor, separately, greatly increases the likelihood that a teen will choose to postpone sex. Gallagher maintained that the power of parents multiplies when the three factors are combined. A teen who has all three things going for him or her—caring parents who expect abstinence and who do not discuss contraceptives—is 12.5 times more likely to remain a virgin than a teen who has none of these things. McCarthy (1998) also

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noted the role of parents in premarital sex. She found that of 4,000 boys and girls between ages 14 and 17, regardless of family income, two-thirds of high-school students whose parents were college graduates, had not yet become sexually active, while one-half to two-thirds of those teenagers whose parents did not continue their education beyond high school had. According to this study, it is likely that children of well-educated parents are more apt to value education and to be less willing to risk having an accidental pregnancy or a sexually transmitted disease get in the way of their aspirations. Rodgers (1999) also noted that communication about sexual issues, support, and psychological and behavior controls are important in decreasing the odds of male and female adolescents engaging in high-risk sexual behaviors.

One recurrent theme in the literature on premarital sex is the impact of social control factors on sexual behavior. Religious control systems, for example, act as a powerful deterrent to adolescent sexuality both in terms of attitudes and behavior (Beck et al., 1991; Davidson & Leslie, 1977). Other measures of social control, including socioeconomic class position and bonds to family, have been linked to the chances of engaging in premarital sex (Clayton & Bokemeier, 1980; Davidson & Leslie, 1977; Miller & Moore, 1990).

Stack (1994) found a relationship between moving and premarital sex. He suggested that moving can fracture bonds along many modes of integration, including the community and family levels. Increased loneliness and arousal can further accentuate propensities towards premarital sex. He further stated that the relationship between moving and engaging in premarital sex exists independently of additional indicators such
as religiosity and family disruption, measures of opportunity for sex, indexes of peer attitudes and behavior, region of the nation, and basic demographic variables.

Brewster (1994) explored the role of the neighborhood environment in determining race differences in the nonmarital sexual activity of adolescent women. She found that race differences in sexual activity were a function of racially segregated neighborhoods. She also explored the impact of socioeconomic status and the labor market experiences of neighborhood women and found that this influenced the sexual behavior of adolescents in America. Ladd (1995) explored gender differences and found that more women than men are likely to say premarital sex is always wrong. Older people appeared more likely than the young, and Protestants more likely than Catholics, to state that premarital sex was always wrong. Davids (1982) also stated that in relation to sexual liberation, men were more liberal than women.

Each of the researchers listed above outlined factors that they felt influenced premarital sex. Another factor that has been considered important in premarital sexuality is attitudes towards sex, and their consequent influence or lack of influence on behavior. Roche and Ramsbey (1993) studied the impact of hearing about AIDS and its subsequent change in the attitudes and sexual behavior of college students. They found that males and females changed their attitudes and behavior regarding premarital sex in the direction of greater conservatism since hearing about AIDS. Attitudinal change was more widespread than actual behavioral change. Patton and Mannison (1995) suggested that much of the existing research on sexuality attitudes is dated and provides contradictory findings, chiefly because of varied measures and data gathered from
different population cohorts.

Vincent et al. (1991) also studied attitudes toward premarital sexual intercourse among a group of Black high-school students in a rural South Carolina County. They stated that they had assumed that attitudes influence behaviors, but they found that attitudes shape behaviors and behaviors shape attitudes. They believe that sexual experience cannot be attributed solely to a more permissive attitude. Many other complex factors influence the onset and continuation of sexual activity.

Weinstein and Rosenhaft (1991) proposed a concept of sexual behavior in adolescence. They felt that sexual intimacy is a transitional stage, in which adolescents are driven by a variety of developmental needs and influenced by external forces such as peers and family. As a result, they experiment with sexual behaviors. The authors propose a more biophysiological and family dynamic viewpoint of understanding adolescent sexual behavior. Hillman (1992) also found that 58% of adolescent sexual activity was a function of maturation, socio-demographic factors, the social-learning influences of parents, school, media, and peers, which in turn impacted the knowledge, attitudes, self-efficacy, social skills, and drug use of the developing adolescent.

The reasons for premarital sexual behavior seem to be numerous. In the sections that follow, some factors that are considered important in the area of premarital sex are outlined.

**Religious Beliefs and Premarital Sex**

In this section, the relationship between religious beliefs and premarital sex is
explored. Research literature highlights the importance of religious beliefs and how these beliefs influence premarital sexual behavior. Kirkman (1994) reported on the philosophy of religious education in Great Britain. She noted that religion is being used in schools as a radical power of change. The focus was on how beliefs and values directly influence the teenagers' lifestyles and commitments in the area of sex and health.

Haerich (1992) reported that young adults are influenced by a number of social institutions. Simon and Gagnon (1987) also supported this finding. Among these institutions, Delameter (1989) has identified religion as one that has a major influence on both the normative and descriptive aspects of sexual behavior in contemporary society. Delameter also suggested that increasing the commitment of an individual to a social institution will result in a corresponding increase in the influence of that institution on the individual's pattern of behavior. Increasing commitment to the religious institution was negatively correlated with non-marital sexual permissiveness. Neal (1998) confirmed this finding. She noted that religious involvement greatly decreased drug use, delinquency, premarital sex, and increased self-control for all age groups.

Consistent relationships have been found over time between religious beliefs and premarital sex. Cochran and Beeghley (1991) noted that in a 40-year period, more than 80 studies have reported a relationship between religion and premarital sex. They further stated that prior research on the relationship between religion and/or religiosity and non-marital sexuality has consistently found that as religiosity increases, non-marital sexual behavior decreases. This relationship has been found with enough consistency to qualify
as an empirical generalization. Hyde (1990) found many studies that explored sexual attitudes and indicated that different theological stances created a variety of sexual attitudes and behavior. The attitude of university students concerning premarital sex was associated with their religiosity as measured by a religious fundamentalism scale, but not their actual sexual behavior (King, Abernathy, Robinson, & Balswick, 1976). Woodroof (1984) addressed actual sexual behavior and stated that among theologically conservative students in church colleges, religiousness was strongly associated with the rejection of premarital sexual behavior, but that the lack of strong religiousness did not predict the level of sexual activity found among many in this group. A more recent study confirmed this finding. Poulson, Eppler, Satterwhite, Wuench, and Bass (1998) examined the relationship among alcohol use, strength of religious convictions, and unsafe sexual practices of 210 students at a large public university in the "Bible Belt." The women with strong religious beliefs consumed less alcohol and were less likely to engage in risky sexual behavior than were female participants with weaker religious convictions. Among the men, religious conviction was not significantly correlated with alcohol consumption or risky sexual behavior, but alcohol consumption and inconsistent use of condoms and multiple sexual partners were significantly correlated. Men had higher rates of unprotected sexual activity than did women, but the two groups did not differ in overall frequency of sexual activity.

Reynolds (1994) reported that sociologists who study religion have long maintained, and their research has usually confirmed, that religiosity at the individual level acts as a constraint upon early sexual activity outside of marriage. This relationship

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seems to hold whether religiosity is defined as church participation or as a commitment to conservative religious beliefs (Hendrick & Hendrick, 1987; Lafuente Benaches & Valcarcel Gonzales, 1984).

Dudley (1992) reported the results of a large study of 10,641 Seventh-day Adventist youth enrolled in academies across North America and found that only 27% of these youth had premarital sex, whereas 63% of U.S. youth enrolled in public schools had premarital sex by their senior year of high school. Dudley stated that Adventist schools, homes, caring congregations, and/or Adventist beliefs are possibly providing a protective environment for these youth. When attitudes to premarital sexual behavior were examined among Seventh-day Adventist youths, 68% stated that they believe in having sex only in marriage.

There has been much debate over what attributes of religious beliefs account for this relationship. Beck et al. (1991) stated that certain aspects of religion, especially church attendance, were important correlates of premarital permissiveness and behavior (Christensen & Johnson, 1978; Jorgensen & Sonstegard, 1984; Studer & Thornton, 1987). The Beck et al. (1991) study revealed that religious affiliation, in addition to predicting attitudes regarding premarital sex, was also importantly related to premarital sexual behavior (Hoge, Petrillo, & Smith, 1982). Specifically, they found that for both White females and males, a heritage of Institutionalized Sect membership (primarily Pentecostals, Mormons, and Jehovah’s Witnesses) produced the lowest likelihood of premarital sex. In certain models for the female and male samples, Fundamentalists and Baptists also displayed lower probabilities of premarital sex, compared to the contrast
group of mainline Protestants. These differences generally held up, especially the lower probabilities for the Institutionalized Sect category, even with controls for church attendance.

Within the area of religious beliefs and the particular denominations that support these beliefs, some authors have examined the differences between various religious groups on the issue of premarital sex as well as trends in these beliefs over time. Petersen and Donnenwerth (1997) stated that research in this area that has focused on the relationship between religious affiliation and attitudes toward premarital sex has found that Conservative Protestants hold more traditional attitudes than do Mainline Protestants and Catholics (Klassen, Williams, Levitt, & O’Gorman, 1989; Roof & McKinney, 1987; Schmalzbauer, 1993).

To expand on this theme, Thornton (1985) found that in recent years individuals increasingly have interpreted their religious commitments and beliefs in individualistic terms and less in terms of institutional loyalty and obligation. He believed that religion is being looked to more for its personal meaning and less for its moral rules. Individuals are feeling more confident to define standards of conduct independently of the doctrines and teachings of church hierarchies (Hammond, 1992; Roof & McKinney, 1987; Sheler, Schrof, & Cohen, 1991; Warner, 1993). Within this erosion of some traditional teachings of Christianity, Conservative Protestants who attended church often did not succumb to the erosion of traditional beliefs, especially concerning the belief that sex before marriage is morally wrong (Petersen & Donnenwerth, 1997). Petersen and Donnenwerth (1997) stated that while Conservative Protestants held firm in their
conviction that the practice is wrong throughout the time period they studied (1972-1993), Mainline Protestants and Catholics, regardless of how often they attended church, and Conservative Protestants, who attended infrequently, were all giving up the belief that it is wrong to engage in premarital sex, at the same rate. Consequently, the gap between Conservative Protestants who attended church often and all other groups of Christians widened. It was increasingly the case that Conservative Protestants could receive strong social confirmation for the belief that premarital sex was immoral only in their own religious communities. These churches stress strict adherence to church doctrine and to a literal understanding of the Bible (sources external to the individual) in making moral decisions (Bock, Beeghley, & Mixon, 1983; Cochran & Beeghley, 1991; Maret & Maret, 1982).

Dudley (1992) compared the importance of religious faith in the lives of youth, and found that 50% of Seventh-day Adventist youth stated that their religious faith was either the most important or a very important influence in their lives. When the same question was asked of a national sample of adolescents in five mainline Protestant bodies in the United States (United Methodist Church, United Church of Christ, Christian Church/Disciples of Christ, Presbyterian Church USA, and Evangelical Lutheran Church in America), only about 25% to 30% of these youth stated that their religious faith was either the most important or a very important influence in their lives. This again suggests the possible impact of youth being affiliated with different church denominations and the influence this may or may not have on premarital sex.

Tobin (1997) studied a sample of 78 female and 59 male unmarried Jewish
university students. She stated that the unmarried observant Jewish university student confronts conflicting sexual values, specifically the religious prohibition of premarital intercourse and the acceptability of premarital intercourse on campus. Research has found religiosity to be inversely related to premarital sexuality and permissiveness. Accordingly, observant Jewish students who engage in premarital sexual intercourse are an anomaly. Results indicated a pervasive moderately conservative sexual attitude within the sample. Those who were sexually active, had less intense religious beliefs, and attended synagogue less frequently were more likely to attend a more liberal synagogue and were more accepting of premarital intercourse than observant, sexually abstinent subjects. Friedman (1990) also noted the differences between Jewish youth and the larger society. He emphasized the traditional practice within the community of not dating at young ages, but dating when youth are thinking more about getting married. This alleviated some of the issues concerning early premarital sex. Gold (1992) also emphasized the pressures that Jewish youth have when encountering society's conflicting views of sexuality when compared to the more traditional Jewish values of abstinence before marriage. He discussed the problems Rabbis have in working with youth when the media through magazines, films, and radio emphasize the concept of having sex when you love someone and want to be as close to them as possible. He believed that the way love and sex are portrayed in the media leads to a more irresponsible kind of love.

Notzer, Levran, Mashiach, and Soffer (1984) found that among almost 500 Israeli university freshmen, those of strong orthodox religion left questions about sex unanswered. The women's sexual activity related inversely to their religiousness, but
this did not apply to the men, although for both sexes the extent of religiousness was related to attitudes toward premarital sex. The highly religious students considered sex as less important in a relationship.

Another study (McClory, 1994) stated that he found no relationship between sexual activity and religious beliefs among American Catholics. For this group, peer pressure was the predominant factor. Reynolds (1994) suggested that the reason for this sometimes-conflicting finding is because many of the past studies have not taken into consideration whether or not the sexual behavior in question was consensual or not. If someone is forced to have sex, then that individual’s beliefs are not impacting on him or her at that time. Reynolds stated that any good research addressing the issue of premarital sex should consider whether the activity was consensual and who participated in the activity. If this is not taken into account, conflicting findings will result.

The studies in this section outlined the importance of religious beliefs on premarital sexual behavior. While some conflicting findings exist, all the research suggests that when examining premarital sex, religious beliefs should also be examined.

Moral Development and Premarital Sex

In this section, the major theoretical viewpoints in moral development are addressed and then research literature that explored the relationship between moral development and premarital sex is discussed.

Contemporary major theoretical viewpoints which have contributed the most in the area of moral development are the cognitive-developmental perspective which
dominates the field, the humanistic view which has contributed some ideas about values, as well as the psychoanalytic and social-learning viewpoints. The psychoanalytic view of moral development assumes there is a basic core personality that is formed by the unconscious and continuous interaction between the id, ego, and superego between the second and the sixth year. The child is originally born with irrational impulses and a desire to satisfy his or her own needs (id). These desires are modified by the development of the superego, which forms the moral character of the person and is diametrically opposed to the desires of the id. When the child becomes frustrated with parental control and develops hostility over anticipated punishment or loss of parental love, the child adopts the rules of the parents (and thereby the rules of society). In order to avoid guilt, the child acts according to the parental prohibitions he or she has internalized. When conflicts arise and feelings of guilt and anxiety are present, the ego employs defense mechanisms (such as denial, repression, projection) to restore psychic equilibrium; this enables the child to defend against conscious impulses to act in a way contrary to parental demands. Research emanating from this viewpoint usually emphasizes identification processes, guilt, parental disciplinary techniques, and parent-child interaction styles. Motives and affect are major considerations (Bronfenbrenner, 1979; Habenicht, 1997; Hoffman, 1970; Peck & Havighurst, 1960).

Social-learning theory is not strictly developmental because the process is the same at all ages. A person learns by imitating the behavior of other people. The stimulus, a model, acts upon the person who makes a response. The response is linked to a reinforcer, which ensures the continuance or discontinuance of the response until a
habit pattern is formed. Morality is usually defined as specific acts which are right or wrong. Morality is defined by the culture. Conscience, for example, is simply a reflex conditioned through rewards or punishments. Self-administered rewards and punishments have been the subject of much study because these would lead to the development of internal moral standards. Observational learning has become an important part of this viewpoint. Obviously parents and teachers become very important agents for socializing children to act in the right ways. This approach has generated a great deal of research on behavior change and has proven effective in working with both antisocial and prosocial behavior. Research has also focused on the development of the ability to resist temptations to deviate from a moral norm (Bandura, 1977; Habenicht, 1997).

Habenicht (1997) stated that the cognitive-developmental view sees morality as a developmental process where a person changes as he or she progresses from lower to more complex levels of morality by interacting with the environment and reorganizing stimuli to further personal adaptation and level of functioning. Moral development occurs within the person and cannot be generated by an outside source. It parallels the person's intellectual development. Morality moves from a relatively undifferentiated and global reasoning process to an increasingly differentiated and integrated reasoning process. Each new stage emerges from its predecessor due to a cognitive conflict where disequilibrium causes a need to restructure points of view and adapt to the surrounding world by synthesizing the content of old and new stages. The order of stages is universal, hierarchical, and invariate. Progression from one stage to the next is an active process in
which the child engages the environment in interactions that eventually modify the
cognitive structures underlying behavior. This view has focused primarily on moral
judgment (thought processes), generating criticism that actions and feelings are not
sufficiently considered. The stages of moral judgment proposed by Kohlberg (1964), the
principal proponent of this view, are backed by extensive cognitive-developmental
research (Fowler, 1981; Piaget, 1965).

Humanistic theory also has a viewpoint concerning moral development.
Humanism reflects the idea that the greatest attributes are those that make people
distinctly human. It places its emphasis on the positive aspects of the human condition:
human beings are born with the potential for moral development, they are born good with
abilities to integrate the elements in their environments for good. As children grow, their
perceptive field enlarges to include not only their own needs but also the needs of others
as they strive to achieve good. Moral development comes from within the individual.
Morals are self-determined and depend on personal perception. Development and
change occur when the perception changes. Although moral development comes from
within, it must be encouraged by a suitable environment or development will be
hindered. Since human beings are integrated wholes, all development is interrelated.
This means that the sum of all experiences—cognitive, affective, and behavioral—will
contribute to their moral development. Moral choices are made by the clarification of
the individual’s personal values. Great emphasis is placed on the process of forming
values, as it is through this process that the individual can reach self-actualization. The
individual must realize that there are always better choices and move toward them.
Morality has many forms of expression and finds its greatest meaning in relationships between people. For the humanists, the moral ideal is self-actualization. A self-actualized person experiences a deep feeling of identification with others and has a genuine desire to help them. As a morally mature individual, he is altruistic, generous, and cooperative (Habenicht, 1997; Maslow, 1968; Raths, Harmin, & Simon, 1978).

Habenicht (1997) stated that psychologists depict moral development in many ways: increasing capacity for guilt, conformity to group norms, internal regulation of behavior in absence of external sanctions, prosocial or helping behavior (including empathy and altruism), and reasoning about justice. Each of these concepts contributes to understanding development, but Carroll and Rest (1982) proposed that a fully developed morality involves the recognition and sensitivity to situations that may indicate a moral problem exists, as well as the ability of people to determine what ought to be done in a situation. In addition, fully developed morality involves devising a plan of action with one's moral ideal in mind but also taking into account nonmoral values and goals which the situation may activate, as well as the execution and implementation of moral action. Much of the research in moral development combines theory with other variables.

Some of the research on moral development focuses on gender differences in moral development (Ferguson, 1996; Silberman & Snarey, 1993). Ferguson (1996) stated that there are differences between men and women regarding their ideas of good and evil, sin, rights and relationships, and the establishment of priorities. These differences influence the route that men and women take to reach ethical decisions. She
suggested that even if women reach the same conclusions, gender differences affect the
approaches used to reach them. Silberman and Snarey (1993) examined these gender
differences during early adolescence, and found that girls are generally about 2 years
ahead of boys in cerebral cortical and social-cognitive functioning. He found a higher
mean level of moral development among girls than among boys.

Other researchers have focused on how morality and moral values have declined
over time especially in regard to sexual morality (Lickona, 1994; McCown, 1996;
Morone, 1997; Scruton, 1996; Spiecker, 1992). Lickona (1994) stated that nondirective
sex education has failed and that sex in our society is out of control. He suggested that
the best hope for developing sexual self-control is directive sex education that teaches
students why sexual abstinence is the only medically safe and morally responsible choice
for an unmarried teenager. He hoped that many destructive physical and psychological
consequences of premature sexual activity could be avoided. Shalit (1999) also explored
the need to focus on the relationship between morality and sexual behavior. She called
for a “return to modesty.” She felt that in today’s “free” society, there is an emphasis on
everybody being able to do everything, to be whatever they want to be, with whomever
they want, without being questioned. This causes problems in the lives and attitudes of
women in relation to sexuality. She felt that there is pressure within society to be
sexually active, and women who may not support this view are viewed as “prudish.”
She suggested that true sexual liberation is the freedom to say no. The ideas expressed in
these books and articles seem to express the hope that through increased efforts to
educate and help individuals, some of the present ills such as sexual promiscuity,
impulse-control problems, and pornography can be alleviated.

Flederjohann (1996) studied Christian colleges scattered across the United States and their teaching of absolute standards of moral behavior based on the Bible. He wanted to determine if moral education corresponded to the desired outcomes of Christian school administrators. He found that students who graduated from Christian schools were accepting and enacting the moral views that they were taught in regard to premarital sex, stealing, and homosexuality. Simmons (1995) studied Church of Christ adolescents, media exposure, and perceptions of sexual morality. He found that compared to light consumers, heavy consumers of radio and popular music were more likely to report permissive perceptions of premarital sex. Both of these studies demonstrated a relationship between moral development or training and behavior. Moral training and less exposure to the media's encouragement of premarital sexual activity led to less permissive attitudes toward premarital sex. Moral training also made these university students and adolescents reflect the values taught in these institutions.

Hepburn (1980) in her study of upper-middle-class families found that fathers play an important part in morality training which is largely indirect and through open family discussions of sociosexual issues. Permissiveness in sexuality of these upper-middle-class adolescent daughters was significantly related to permissiveness of parents, but permissiveness of the daughters bore a stronger relationship to their mother's permissiveness than to their father's. This showed that a more complex relationship exists between morality and sexual attitudes and behavior. Other people, parents in particular, play an important role.
Sanoff (1992) discussed Federal Appeals Court Judge Richard A. Posner's views on sexual morality. He examined how sexual morality has shifted over time. He now stated that people make choices on the basis of opportunities and costs, taking into account such factors as disease risk, risk of punishment, and risk of social disgrace. He suggested that by stripping away a lot of emotional and moralistic reactions to sexual behavior, economic theory can help people think clearheadedly about some of the acute policy problems by indicating the costs and benefits associated with different alternatives. In other words, Posner is saying that looking at sexual behavior from a moral perspective is pointless. This might also be important in light of Roche and Ramsbey (1993) who found that college students were most conservative in what they believed was proper sexual behavior, more permissive in their actual behavior, and most permissive in their beliefs about what others do. It seemed that while these students supported moral values as to what is appropriate behavior in different stages of dating, they did not transfer these standards or beliefs to their sexual behavior. Another study that examined the relationship between morality and sexual behavior was conducted by Feigenbaum and Weinstein (1995). This study of sexual attitudes and behaviors of students in a large Northeastern community college was undertaken in response to a community group's claims that sexuality education courses being taught at the school were undermining the morality of the young adults and encouraging early sexual activity. Findings from 1,825 pretest respondents in human sexuality and general health courses indicated that more than 80% of the students had experienced sexual intercourse before they took the courses. In a posttest comparison with 1,456 of the same students, the
authors found no significant changes in the number of students who were sexually active or in their attitudes about such issues as abortion and premarital, casual, or oral sex. Where the change did occur was in the students' attitudes and behaviors about safer sex, having fewer sexual partners, and in using condoms and spermicides. Edlin (1992) examined 140 sexually active female high-school students and found no significant relationship between moral reasoning development and adolescent pregnancy risk. These studies highlighted the view that sexual behavior is not always tied to attitudes or moral values.

In addition to studies that examined the current relationship between morality and sexual behavior, others have focused on the changing attitudes toward sexual morality (Capp, 1999; Scott, 1998). Capp (1999) discussed the past double standard of sexual morality in England. Men's regard of female sexuality as a male possession, and their anxiety over sexual reputation, as well as courtship and marriage being sought by women to seek a particular goal, are issues that he suggested are being revisited in today's society. Scott (1998) also examined British culture and found a trend to more permissive sexual morality. She went further by examining the role of religion in regulating this permissive attitude.

Although the studies that examined moral development and sexual behavior are few, most of them seem to suggest that exploring the relationship between moral development and sexual behavior would be an important area of focus for a researcher.
Self-Control and Premarital Sex

In this section, a definition of self-control is given, and then the research literature on the relationship between self-control and premarital sex is explored.

The sufficiently self-controlled or self-restrained individual is one who considers more than a given situation's potential for the immediate satisfaction of short-term desires. He or she considers the long-term consequences of an act to self and others. The characteristics or orientation of a person who possesses self-control are not well matched with the elements that characterize criminal and deviant acts. Persons with ample self-control make decisions consistent with the long-term consequences. Persons with limited self-control make their choices based on easy and immediate gratification of universal, basic, human desires (Gibbs, Giever, & Martin, 1998). According to Gottfredson and Hirschi (1990) those with low self-control are impulsive, insensitive, physical (as opposed to verbal), risk taking, short-sighted, and nonverbal. They also proposed that self-control is a product of child-rearing practices. They assumed that appropriate parental reactions (i.e., reasonable and consistent discipline) to child misbehavior during the first 8 years of the child's life will produce in the child a general orientation that increases the probability of a restrained or socially appropriate response throughout life to situations that broadly share the characteristics of those that elicited the childhood misbehavior. In other words, if children are disciplined for acting in selfish, inconsiderate, immediately gratifying, and harmful ways when they are young, they will develop a general approach or orientation to situations that is considerate of others and will consider the long-term implications of their actions.
Gottfredson and Hirschi (1990) and Gibbs et al. (1998) studied self-control as it relates to criminal behavior. They found that self-control is a key factor in criminal behavior. Their definitions and ideas concerning self-control are applicable to this study as these authors highlight the characteristics of those who have low self-control, and how this may influence behavior. Other researchers have also studied self-control as it relates to criminal behavior (Akers, 1991; Arneklef, Grasmick, Tittle, & Bursik, 1993; Benson & Moore, 1992; Brownfield & Sorenson, 1993; Burton, Cullen, Evans, Alarid, & Dunaway, 1998; Burton, Cullen, Evans, & Dunaway, 1994; Grasmick. Tittle, Bursick, & Arneklef, 1993; Keane, Maxim, & Teevan, 1993; Longshore & Turner, 1998; Piquero & Tibbetts, 1996; Polakowski, 1994; Shaw & McKenzie, 1991; Wood, Pfefferbaum, & Arneklef, 1993). These authors highlighted that self-control is a key factor in behavior.

Etgar (1996) examined how counselors working with adolescent sex offenders explored and helped clients who had low self-control. Counselors encouraged responsibility for the offenders' actions and improving self-control through training.

Most of the literature on self-control emphasized its relationship with crime. There are a few studies that highlight the relationship between self-control and non-criminal sexual behavior. Hernandez and Diclemente (1992) also explored how factors such as sensation seeking, self-control, and ego-identity relate to adolescent males' sexual behavior and substance abuse. Exner et al. (1992) explored the relationship between an individual's perception of control over sexual behavior and actual sexual risk behavior with gay men. They found that those who perceived difficulty with sexual control were significantly more likely to engage in high-risk sexual practices.
Bondy (1997) studied attachment style, attitudes, and sexual behavior among heterosexual young adult university students. She found that the sexually inexperienced participants were less likely to be in a relationship, endorsed marriage standards for sex more strongly, and reported higher perceived self-control and a history of fewer and shorter relationships compared with sexually experienced participants. This study emphasized a link between perceived self-control and premarital sexual behavior.

Other authors have stressed the individual’s need of more self-control, and have indicated that increasing self-control will help resolve some of the problems society has with regard to alcohol and drug abuse, unsafe sex, sexual addictions, and early sexual activity (Frewen, 1997; Hyatt, 1997; Kowaleski-Jones & Mott, 1998; Neal, 1998). For instance, Kowaleski-Jones and Mott (1998) found that, between 1979 and 1994, young women having sex at an early age was linked to depression, low self-esteem, and feelings of limited control. Hyatt (1997) argued for basic self-discipline or self-control being emphasized instead of labeling people with a “disease” as in the case of sex addiction. He encouraged counselors to help clients, and society, by helping to improve self-control as a means to controlling sexual behavior.

Because self-control has been found to be relevant in influencing behavior—although most of the studies explored criminal behavior—this variable was thought to be important enough to explore in the area of premarital sex.

**Peer Pressure and Premarital Sex**

Peer group influence has been found to be significant in the area of premarital
sex. Cochran and Beeghley (1991) have stated that people’s behaviors and attitudes are decisively shaped by the groups in which they participate. Individuals refer to such groups both for an evaluation of their past behavior and for directives to current or future behavior (Ellenbogen & Chamberland, 1997; Dekovic & Meeus, 1997). Berger (1967) stated that one must be integrated into networks of individuals who share one’s beliefs if these beliefs are to remain personally meaningful. In other words, Berger believed that if individuals are not supported by their peer groups in the beliefs that they choose to uphold, some of the value in supporting these beliefs is lost. Harris (1998), when examining orphans, suggested that children can get along well without parents, but not without peers. She stated that children get their ideas of how to behave by identifying with a group and taking on its attitudes, behaviors, speech, and styles of dress and adornment. Most of them do this automatically because they want to be like their peers. Harris also stated that children are not incompetent members of adults’ society; they are competent members of their own society, which has its own standards and its own culture. She believed that children’s culture is loosely based on the majority adult culture but that it is adapted to their own purposes and it includes elements that are lacking in the adult culture. Corsaro and Eder (1990) and Youniss (1992) also focused on children’s peer culture, but they go further by stating that children not only adapt adult culture to their own culture, but adult culture will sometimes adapt to children’s culture. This give-and-take process helps children and adolescents learn how to function as they grow to adulthood. An article titled “Your Child’s Friendships Provide Important and Lasting Lessons” (1995) supported the ideas of the researchers above. Peer friendships,
not grades in school, were found to be substantially related to both social and cognitive
development and to the effectiveness with which we function as adults. It is peers who
act as relationship models, who dictate how children behave with each other. La Greca
and Lopez (1998) also support this view.

Stark and Glock (1968) have indicated that in the most conservative religious
churches, members tend to restrict their friendships and their organizational activities to
their congregations. Hyde (1990) reported that in a group of undergraduates, attitudes
concerning sexuality and sexual behavior of the women was related to the perceived
attitudes of their peers rather than of the church or their parents. For the men it was their
parents, rather than the church or their peers, who influenced sexual attitudes and
behavior. This lack of church influence was surprising in a private college with strong
ties with the Baptist church (Daugherty & Burger, 1984). Kennedy (1991) studied the
impact of parents and peers on teenage sexual behavior, and found that peers’ sexual
behavior had a significant impact on teens’ sexual behavior. The transmission of
parental sexual values appeared to come from the opposite gender parent. Parenting
practices of the father appeared to impact on the teen’s attitudes and behaviors.

Seck, Keller, and Hinkle’s (1984) comparison of Black and White students
revealed differences in attitudes concerning premarital cohabitation between the groups.
Their attitudes were strongly related to those of their peers, but parental attitudes were
the best predictor of their behavior. Among nearly 500 students neither age nor
conventional religiousness was associated with sexual behavior. The greater the number
of close friends thought to be nonvirgins by the women, the greater the probability that
either was also a nonvirgin. DiBlasio and Benda (1994) conducted a study of 1,478 adolescents who attended 10 private schools. They wanted to test an integrative theoretical model of sexually active peer association. They found that weak bonding to society contributed to associations with sexually active peers. The critical element of bonding appeared to be commitment to future goals, whereas beliefs about sex and involvement in school activities played a minor role. DiBlasio and Benda stated that youths who are strongly committed to conventional goals were not willing to associate with peers who engage in norm-violating and risky behavior. It is likely that these are the youths who have adopted their parents' commitments to conventional behavior and achievement and who do not want to go against parental expectations. Another element that appeared to help insulate adolescents from associations with sexually active peers was concern about parental reactions to their sexual activity.

These studies seem to indicate that youth are selecting peers who will help them to live up to their parents' expectations concerning premarital sex. Carroll and Durkin (1997) also found that goal setting among adolescents was influenced by peer relations, and that peers influenced the achievement of these goals.

Sebald (1986) stated that teenagers had different reference groups for different issues. In matters of finances, education, and career plans, they overwhelmingly seek advice from adults, specifically parents. On the other hand, when it comes to the specifics of their social life—including questions of dress, dating, drinking, social events, and joining clubs—they clearly want to be attuned to the opinions and standards of their peers. This study indicates that both parents and peers influence the decisions of
adolescents. Brown, Mounts, Lamborn, and Steinberg (1993) found that parents played a significant role in adolescent behaviors, which in turn influenced membership in common adolescent crowds (jocks, druggies, etc.). Their findings encouraged investigators to assess more carefully parents' role in adolescents' peer-group affiliations. The influence of peers and parents was also studied by Moore (1998). She found that strong parent-child relationships were directly associated with delayed sexual debut, and decreased influence of peers on the odds of pregnancy experience. O'Beirne (1998) supported this view.

While the previous studies focused on the influence of both parents and peers on premarital sexual behavior, a study by Toufexis and Plon (1993) addressed how different cultures address sexual behavior. In Japan, children learn about sexual behavior from their peers. In that culture, there is embarrassment over talking about sex, especially with parents. Japanese teens are chaste compared with American youngsters. They cite that while a quarter of U.S. girls and a third of U.S. boys have had sex by age 15, in Japan it is just 4% for girls and 6% for boys. The Japanese culture strongly urges youth, particularly girls, to wait until marriage. Toufexis and Plon compare Japanese youth to Scandinavian youth who they conclude take sex for granted. Scandinavian youth start sexual education between the ages of 7 and 10. They learn in the context of their peers, and also experiment in the context of their peers. This attitude is accepted by the society in which they live. This study demonstrates how culture influences peer relations and sexual behavior.

Klitsch (1994) stated that both sexual behavior and levels of condom use among
Black inner-city youths were strongly associated with the behavior of their friends. Young people’s perceptions of their peers’ attitudes about sex had the strongest impact on sexual activity and condom use. Teenagers with highly sexually active peers tended to have a high level of sexual involvement themselves. Those teenagers who believed that their peer group used condoms also tended to use condoms, and this did not decline over time. Khoury (1998) confirmed Klitsch’s finding that belief about peers’ sexual behavior was important. She found that when college students were asked about the sexual activity of their peers on campus, they stated that their peers were having more sex than what actually occurred. She found that the perception of the sexual activity of their peers caused problems, because the students were influenced by this. She found that the belief concerning the multitude of sexual activity on campus was fueled mostly by the media. She stated that perception drives behaviors, and if students think that everybody is having sex, they will try to keep up with what their peers are doing. Sales (1997) also found that peers’ attitude toward sexual behavior is important. She explored the sexual encounters of teenagers enrolled in New York City private schools, and found that one’s sexual past identified youth with their peers. Some youth were elevated to celebrity status among their peers. Schuster (1991) also found that sexually active adolescents in a small sample from rural Alberta were more popular with their peers than the sexually inactive group.

McClory (1994) also noted that, among American Catholics, religious beliefs did not appear to be greatly correlated with premarital sex when compared with other factors such as peer pressure. Another study by Weinstein and Rosenhaft (1991) also
emphasized the relationship between peer pressure and sexual behavior. They found that with males the peer group may be pushing hard for them to perform as “men” and have their first sexual experiences as early as they can. To meet these pressures, and when motivated by low self-esteem and self-image problems, young men may become sexually active very early and with many partners, rendering them at risk for involvement in unintended pregnancy or sexually transmitted diseases.

The sexual and childbearing experiences of adolescent women’s friends and family members have a strong impact on their own sexual attitudes and activities (East, Felice, & Morgan, 1993). They found that having a relatively greater number of sexually active girlfriends was associated with more permissive attitudes about premarital sex. They were also more likely to have had intercourse. Among those not yet sexually active, it was more likely that they would be planning to have sex soon. Likewise, those with a sexually active sister were more likely than others to intend to have sex soon. Those with a sister who was a teenage mother had more permissive sexual attitudes and were more likely themselves to be sexually active. Girlfriends’ sexual behavior and sisters’ sexual and childbearing behavior may set standards of conduct that shape early adolescent girls’ sexual attitudes and guide their sexual behavior.

Other authors have analyzed how peer pressure and influence can be used to help individuals abstain from premarital sex. Clode (1995) stated that youth and young adults have been able to choose to abstain or postpone sexual activity until they are older with the help of campaigns such as “True Love Waits,” which give teenagers the support of peers to remain abstinent and to resist other peer pressure to engage in premarital sex.
This program stresses problems associated with premarital sex, and stresses the responsibility involved. Zipperer (1994) also stated that the True Love Waits program has been adopted by Catholics, the Wesleyan Church, Assemblies of God, the Pentecostal Church of God, and Youth for Christ. The pledge involved in this program states: “Believing that true love waits, I make a commitment to God, myself, my family, those I date, my future mate, and my future children, to be sexually pure until the day I enter a covenant marriage relationship” (“Taking the Pledge,” 1997, p. 7). This program provides a powerful means of support and encouragement for youth and young adults that helps them to maintain abstinence. The Boys Scouts have also just published a revolutionary new handbook with sections on peer pressure and coping with sex and drugs (“Be Prepared,” 1990).

Mellanby and Phelps (1995) evaluated a controlled experimental implementation of a sex education program in a British secondary school in terms of attitude, knowledge gain, and behavior change and acceptability. They found that by using trained medical staff and peers, there was (1) a relative decrease in attitudes, suggesting that sexual intercourse is of itself beneficial to teenagers and their relationships, (2) a relative decrease in sexual activity, and (3) a relative increase in approval of their “sex education.” Similar to the studies above, Mellanby and Phelps suggested that peers can be used to help youth avoid or decrease sexual behavior.

Each of these studies, while examining different aspects of the relationship between peers and premarital sex, indicates the importance of studying this variable when exploring premarital sexual behavior.
Self-Esteem and Premarital Sex

Self-esteem has been defined as the subjective evaluation that an individual makes of his or her worth, competence, or significance (Collins, 1988). Brooks-Gunn and Paikoff (1992) expressed a similar view by stating that self-feelings involve the attribution of value to the self, most commonly labeled as self-esteem. They believed that self-esteem, self-worth, and negative affect are the major aspects of self-feelings studied in adolescents to date.

Many studies in the research literature have compared self-esteem with various aspects of human development. For instance, the relationship between self-esteem and depression was studied by Brown, Bifulco, Veiel, and Andrews (1990) and Brown, Bifulco, and Andrews (1990). They found that low self-esteem was a factor that influenced depression. In the past, other researchers have examined self-esteem and its influence on work achievement: physical appearance, dependence, physical and sexual abuse; gender identity; religion; age; ethnic background; social roles; marital status; eating disorders; occupation; readiness to engage in sexual behavior; risk-behaviors; sexual attitudes; and attributional style (Briere & Runtz, 1990; Feather, 1982; Flay et al., 1994; Fulmer, 1991; Gibbons, Eggleston, & Benthin, 1997; Harris, 1990; Laneri, 1995; MacDonald, Ebert, & Mason, 1987; O’Neil & White, 1987; Potter & Patricia, 1989; Puglesi, 1989; Stein, Newcomb, & Bentler, 1990; Stokes & Peyton, 1986; Szivos, 1990; Tennen & Affleck, 1993; Wasserman, Rauh, Brunelli, & Garcia-Castro, 1990). While this is not an exhaustive example of all the areas of research to which self-esteem has been related, each of these researchers found that self-esteem was an important factor to
consider when studying aspects of human nature or behavior. Because sexual behavior has been and still is an issue of interest within our society, some of the research focus has addressed the relationship between self-esteem and sexual behavior.

The relationship between sexual preferences, sexual experience, and self-esteem was examined by Holtzen and Agresti (1990). They investigated parental reactions to knowledge of a child’s gay or lesbian sexuality, and found that having high homophobic scores was negatively correlated with self-esteem. Grant, Hwalek, and Dix (1994) presented a training program designed to increase responsible sexual behavior among high-risk African American adolescent males. Twenty-one delinquent African American males (ages 15 through 18) participated in a brief Male Responsibility Training Program designed to provide content and material addressing perceptions of self-control, self-esteem, knowledge and attitudes about responsible sexual behavior, and perception toward the use of condoms. Youth completed pre- and posttest measures of locus of control, self-esteem, knowledge, attitudes and behaviors toward responsible sexual behavior, and attitudes and emotional reactions toward the use of condoms. While neither youths’ locus of control, knowledge, and behaviors toward responsible sexual behavior, nor emotional reactions toward condoms showed significant change, youths’ self-esteem scores, disclosure of sexual activity, and attitudes toward condom use improved significantly. The results suggested that a short training program in male sexual responsibility can have an impact on youths’ feelings about themselves and condom use, beginning the process of enduring behavioral change.

Langer and Zimmerman (1995) explored the anticipated attitudes of virgins and
actual attitudes of nonvirgins regarding how they would feel or felt about themselves, respectively, after losing their virginity. The degree to which virgins predicted they would feel better after first experiencing sex was significantly less than that which nonvirgins reported actually feeling. For virgins, anticipated positive feelings were associated with being male, placing less value on postponing intercourse, being a peer-influenced decision maker, and being African American. Reports of feeling better by nonvirgins were associated with being male and having a greater number of sex partners.

The relationship between low self-esteem and premarital sex has also been noted. In an article titled “Ten Consequences of Premature Sexual Involvement” (1996), the loss of self-respect and self-esteem as a consequence of premature sexual involvement was discussed. It was felt that some youth who have been prematurely sexually active have low self-esteem as a result. DiBlasio and Benda (1994) found that low self-esteem was related to initiating premarital sexual behavior. They found that in addition to their partner’s pressure for sex, and feelings of love for their dating partner, youth were also having sex to feel wanted or good about themselves. Kowaleski-Jones and Mott (1998) researched sex, contraception, and childbearing among 959 high-risk youths and found that having intercourse at an early age, not using contraceptives, and having a child were linked with depression, low self-esteem, and little sense of control over their lives. The results for young men were less consistent and often in the opposite direction. When 261 gay men were studied, Tillotson (1997) found that low self-esteem and dysphoric mood were predictive of compulsive sexual behavior in these men. Weinstein and Rosenhaft (1991) also noted that low self-esteem and self-image problems may motivate young
males to become sexually active very early and with many partners.

Smith, Gerrard, and Gibbons (1997) studied self-esteem and the relation between risk behavior and perceptions of vulnerability to unplanned pregnancy in college women. They found that women with high self-esteem take more risks than women with low self-esteem but that this did not influence actual pregnancy risk behaviors. Because they were more risk-taking, women with high self-esteem took time to consider the perceived efficacy of various contraceptive methods. This study not only demonstrated the relationship between self-esteem and sexual behavior, but differentiated those with low and high self-esteem. Wilson (1993) discussed the importance of self-esteem in the study of children's psychological development. She explored the role of society in the development of female teenagers' self-esteem. She found a link between sexual behavior and self-esteem. Other researchers have also found a link between self-esteem and sexual behavior (Lock, 1990; McCullough & Scherman, 1991; Meyer, 1991; Morrison, 1997; Robinson & Frank, 1994; Sawyer & Pinciaro, 1997; Vo, 1994; Young & Denny, 1997). Although these researchers studied self-esteem and sexual behavior, they were not always focusing on the initiation of sexual intercourse.

Robinson and Frank (1994) studied 287 students from two university-affiliated high schools and 16 pregnant teenagers from a local physician's office. They found that sexual activity or virginity was not related to self-esteem in either males or females. Pregnant teens did not have different levels of self-esteem from the nonpregnant. Males who had fathered a child had lower self-esteem than did nonfathers. Kissman (1990) found differences in the levels of self-esteem based on race, gender, virginity, sexual
activity, and pregnancy. Castiglia (1990) found a link between higher self-esteem and fatherhood. This conflicts with Robinson and Frank (1994). Spencer (1998) completed a longitudinal study of early adolescents (12-14). She explored gender differences in self-esteem as a predictor of subsequent initiation of coitus in early adolescents. Results confirmed that gender differences in self-esteem existed, with higher levels of self-esteem being predictive of sexual debut for boys, and lower levels of self-esteem being predictive of sexual debut for girls. Schuster (1991) found no gender differences in self-esteem and sexual activity; however, she did find that the sexually active group reported higher self-esteem than did the sexually inactive group.

Brewer (1997) examined the hypotheses that the external factors of family environment, gender, and clinical status and the internal factors of self-esteem and impression management would have either a positive influence or a negative influence on individuals' congruence between their sexual attitudes and their sexual behavior. These hypotheses were not supported. Lackner (1995) studied the relationship of adolescent self-esteem, self-care agency, and sexual activity, and also found no relationship between self-esteem and sexual behavior. Nelson (1991) examined 12 variables for their influence on teenage sexual behavior. Self-esteem was not found to influence teen sexual behavior. He did find that teen attitudes opposing premarital sex, religiosity, level of dating activity, parental attitudes opposing premarital sex, and family cohesiveness influenced teen premarital sexual behavior.

The research studies in this area give somewhat conflicting findings about whether low or high self-esteem is related to sexual behavior, but most seem to indicate
that it is a worthwhile factor to consider when studying premarital sexual behavior.

Although studies existed that combined many factors that may influence premarital sexual behavior, no studies were found that combined the relationship between religious beliefs, moral development, self-control, peer pressure, self-esteem, and premarital sex. It was hoped that these variables, because of their importance in the literature, would provide a better understanding of premarital sexual behavior.
CHAPTER III

METHODOLOGY

This chapter presents information regarding the research design, subjects, procedures, instruments, and analysis that was used to carry out this investigation.

Research Design

A battery of tests was administered to a sample of students in three colleges. The tests were administered together in questionnaire format. The questionnaire had a section for demographic information, followed by six sections of tests to assess self-control, self-esteem, peer pressure, moral development, sexual behavior, and religious beliefs.

Subjects

Schools were initially selected on the basis of being in the Midwest and having a large population of students who subscribe to Judeo-Christian beliefs. As some of these schools declined to participate, other schools were added from different parts of the United States. A total of nine schools was contacted, and three agreed to participate completely. Subjects were undergraduate students enrolled in Introduction to Sociology and/or Introduction to Psychology courses at three Seventh-day Adventist schools located
in the Eastern half of the United States. Of the 380 students who were given
dquestionnaires, 148 students completed the questionnaire. Ten questionnaires were
discarded in addition to the 148 received because they were incomplete—20% of data
missing in a section. Because younger teens are usually studied, I was primarily
interested in selecting subjects who were 18 to 25 years old in order to get the
perspective of older teens and young adults. Ninety-two percent of the students who
participated in this study were in the target group (18 to 25). The age range of
undergraduates who participated in this study was 17 to 41. Subjects were majoring in
more than 30 disciplines.

Procedures

Three hundred and eighty students enrolled in Introduction to Psychology and/or
Introduction to Sociology courses were invited to participate in this study. Initially, I
selected schools in the Midwest as the focus of study. All schools initially selected were
nearby, and were parochial, denominational institutions. These schools were affiliated
with different religious faiths such as Catholic, Dutch Reform, Missionary, Lutheran, and
Seventh-day Adventist. I hoped to compare schools affiliated with different Judeo-
Christian faiths on premarital sexual behavior. With different universities participating,
it was hoped that lots of variations in the student populations would be found. School 1
was selected because it was a Seventh-day Adventist institution. School 2 was selected
because it was also a religious institution, with students who belong to the Missionary
faith. School 3 had a student population that was mostly Dutch Reform. School 4 had an
affiliation with the Lutheran Church, and School 5 was a Roman Catholic institution.

Four of the five schools declined to participate in this study for various reasons: stressed populations, feeling that this study dealt with material that was too sensitive for their students, fear of others finding out their results, too much time involved in conducting the study, teachers who wanted to use only their own research studies in class, unwillingness to give extra credit to students, and not wanting to have anyone outside of their department or school access their students. After the four schools declined participation, the remaining school was Seventh-day Adventist. I then decided to extend the search outside of the Midwest. It was decided that because one Seventh-day Adventist school agreed to participate, to extend this study to include other Seventh-day Adventist institutions. It was hoped that there would be sufficient students from other faiths attending these schools and/or that these different schools had students with sufficient variations to make this study feasible. Four Adventist schools were contacted, two in the Western and two in the Eastern United States. Two of these schools declined participation due to time constraints and the belief that this questionnaire was too sensitive for their student population. Two Seventh-day Adventist schools in the Eastern United States agreed to participate. This resulted in three Seventh-day Adventist schools from different parts of the Eastern United States that agreed to participate in this study.

To begin this study, initial contact with the Chair of the departments was made. The Chair was asked if his or her school would be willing to participate in this study. Proposals were sent to each school. When the approval of each school was given, the departments of each school were contacted again to arrange class time to introduce the
questionnaire. For schools in my geographic area, I administered the questionnaire. For schools outside of my area, the questionnaire was administered by the classroom teacher. The researcher or classroom teacher at the start of each Introduction to Psychology or Introduction to Sociology class outlined the study and asked for volunteers to participate. Participation in this study was presented as an option for the psychological or sociological research projects credit or extra credit given in these courses. The volunteers enrolled in these classes were advised that the questionnaire was confidential and that they were not to put their names anywhere on the instrument. The questionnaire, which was enclosed in an envelope, was handed out during one class period to take home and complete. The instrument in the sealed envelope was then picked up at the following class period by the researcher or classroom teacher. (The questionnaire was given the last class before a weekend to provide students sufficient time to complete it.) Potential subjects were advised that the instrument contained very personal questions concerning their beliefs, values, and behavior, but that if they chose to participate, they were requested to complete all the questions. The volunteers were reassured that no person from the administration or faculty of any of the schools involved would view the completed questionnaires. Results would be printed in summary form. When the researcher or classroom teacher returned to the following class to pick up the questionnaires, any questions the students had were answered at that time. Students signed a separate sheet given to the professor in order to receive extra credit. Three hundred and eighty questionnaires were sent to the schools based on class sizes of those teachers who were willing to have their students participate in this study. Of those 380,
148 students chose to participate in the study, and completed all required sections.

**Instruments**

The students were given a packet that contained a cover letter, a form requesting demographic information, and a questionnaire with six sections. Each section contained a separate instrument with separate instructions for the student to follow. Section I assessed self-control using Gibbs et al.'s (1998) Self-Control Instrument. This instrument has 40 items and assesses aspects of self-control. This is an updated version of their 1995 scale (Gibbs & Giever, 1995). Items were supplemented with items representing similar subscales of self-control (Arnekleiv et al., 1993; Grasmick et al., 1993; Wood et al., 1993). The Cronbach's Alpha for this instrument is .92. The original instrument was a 10-point scale. For the purposes of this study, a 5-point scale was used. In this 5-point scale, "1" indicated "totally agree" and "5" indicated "totally disagree." If a subject responded to all items, scores could vary from 40 to 200. Items 2, 7, 18, and 23 remained the same, while all other scores were reverse-scored, with totally disagree scores as "1" and totally agree as "5." High scores indicated those with high self-control. On the original instrument high scores represented low self-control. For the purposes of this study, low self-control was assessed as those who scored under 100, moderate scores were from 101 to 159, and high scores were 160 and above. Subjects who missed questions were assigned the item mean up to 20% of the section, after that, questionnaires were discarded.

Section II assessed self-esteem using Hudson's (1977) Index of Self-Esteem.
This scale has a reliability of .90 or better. The discriminant validity was examined using an Analysis of Variance procedure, and this interclass correlation was treated as a numerical estimate. For his data, the interclass correlation was .519, a value large enough for high discriminant validity. The construct validity was .80. This instrument is a 25-item scale which has both positively and negatively worded items. If the subject scores a negatively worded item, a 1 must be re-scored as 5, a score of 2 becomes 4, a 4 becomes 2, a score of 5 becomes 1, and a score of 3 is left unchanged. In the original scoring of the index, positively worded items were reverse-scored. For this study, negatively worded items were reverse-scored to assess high self-esteem. Each item on the questionnaire is rated from 1 to 5. "One" indicates rarely or none of the time; "2" indicates a little of the time; "3" indicates sometimes; "4" indicates a good part of the time; and "5" indicates most or all of the time. For the purposes of this study, after all items negatively worded had been reverse-scored, all 25 items were summed. High scores were from 100 to 125; average scores were from 63 to 99, and low scores were 62 and below. Subjects who missed items in this section were given the item mean.

Section III assessed peer influence as measured by Sebald's (1986) list of issues. Sebald examined 18 issues which asked students to decide between their friends' opinions and their parents' opinions and feelings on various situations, indicating, then, whose opinion would they consider more important. The 18 issues were originally given to teens, but in this study young adults were also used. All 18 issues were not used. Nine issues were selected by a panel of experts. Three experts selected the issues that they thought were related to premarital sex. A 5-point scale was developed: "1" indicating
that peers influenced rarely or none of the time; "2" indicating a little of the time; "3" indicating sometimes; "4" indicating a good part of the time; and "5" indicating most or all of the time in relation to the nine selected issues. The total score would indicate how much influence peers had in regard to particular issues. If all items were answered, scores could range from 9 to 45. High scores, indicating that the subject was very influenced by peers, ranged from 36 and above; average scores ranged from 23 to 35; and low scores ranged from 22 and below. Subjects who missed items were not used as there were only nine items in this section.

Section IV measured moral development as assessed by Rest's Defining Issues Test (DIT). The DIT contains six dilemmas, and the respondent is asked to decide what should be done in the situation and what issues were most important in the story. A short form of this test was used. The short form included the Heinz, Prisoner, and Newspaper stories. Concerning face validity, the DIT, like most other tests of moral judgment, involves making judgments about moral problems. The DIT not only asks what line of action the subject favors, but is concerned with a subject's reasons behind the choice.

Test-retest reliabilities for the Principled Morality (P) score are generally in the high .70s or .80s, while the Cronbach's Alpha index of internal consistency is generally in the high .70s. Scores were obtained using Rest's (1990) scoring procedures. Principled Morality scores (P) could range from 0 to 95. Most subjects, however, do not usually score above 50. Rest's recommended cutoffs for P scores were: Low third, up to 27; middle third, 28-41; and high third, 42 and up. Subjects who missed answers that would jeopardize Rest's scoring criteria were excluded from the study.
Section V assessed sexual behavior. Four questions were asked in this section. One addressed whether or not the person had premarital sex. The second question addressed the relationship of the subject to the person with whom they have had sexual intercourse. The third addressed at what age they had intercourse, and the final question addressed whether or not the sexual behavior was consensual. The issue of whether or not the sexual behavior was consensual or coercive was deemed as important as a result of Reynolds’s (1994) article. Volunteers were asked to indicate the degree of coercion or consent they felt on the occasion of their first sexual intercourse. A Likert scale from 1 to 5 followed, with a “1” indicating “totally by coercion” and “5” indicating “totally with my consent.” Subjects were also requested to identify their relationship to their first sexual partner as being one of the following: boyfriend/girlfriend, fiance, older relative, family friend, or other. This item was added due to Reynolds’s criticism that research appeared to study sexual behavior, but did not take into consideration whether this experience was with consent or coercion. Subjects who did not respond to whether or not they had premarital sex were excluded from the study.

Section VI assessed religious beliefs as measured by Apfeldorf and Smith’s (1969) Religious Belief Questionnaire. This is a 64-item questionnaire that indicates religious preference on a 5-point scale of agreement or disagreement. Form B was used. All elements common to Judaeo-Christian Beliefs were examined in this questionnaire, such as God’s existence and control of the universe, Prayer, the Bible, Good and Evil, Reward and Punishment, Life after Death, Organized Religion, Religious Practices, and Duties of Daily Living. Reliability for this questionnaire is close to .90, and has a
correlation of about .70 with the Religious scale of the Allport-Vernon-Lindzey Study of Values-Waldrop Revision. One to 5 points were assigned to each response with the greatest number assigned to responses indicating strong belief in religion. Scoring was based on the criteria given by Apfeldorf and Smith (1969). The total score of each subject was recorded which provided possible scores ranging from 64 to 320. Sixty-four to 160 (64-160) was considered in the low range of religious beliefs, 161 to 255 was considered midrange, and 256 and above indicated a strong commitment to religious beliefs. Subjects who missed questions on this section were given the item mean up to 20%, then they were excluded from the study.

**Hypotheses and Statistical Analysis**

Eighteen hypotheses were tested in this study. For hypotheses 1-5, the student sample was divided into four groups: those who had premarital sex with consent, those who did not have premarital sex, those who had premarital sex but did not consent, and those who had premarital sex, but were unsure if they consented or were pressured. Subjects were divided into these four groups so that those who had sex could be compared to those who did not have sex. It was also important to be able to determine who consented to sex, and who did not. It was important to be able to identify those who did not consent, or those who were unsure of consent, because of Reynolds’s (1994) criticisms of prior research that found relationships between premarital sex and religious beliefs, but failed to ascertain whether the subjects in the study agreed to have sex. It was her belief that religious beliefs do not impact in a situation where no consent is
given. For this reason, the first five hypotheses were divided into four groups. The first five hypotheses were tested by Analysis of Variance (ANOVA) to examine whether or not differences among the groups existed in relation to the independent variables. The independent variables analyzed were: religious beliefs, moral development, self-control, peer pressure, and self-esteem scores.

**Hypothesis 1:** There are no differences in commitment to religious beliefs among the four groups of students (consent sex, no sex, no consent sex, and unsure sex).

**Hypothesis 2:** There are no differences in moral development scores among the four groups.

**Hypothesis 3:** There are no differences in self-control scores among the four groups.

**Hypothesis 4:** There are no differences in peer pressure scores among the four groups.

**Hypothesis 5:** There are no differences in self-esteem scores among the four groups.

For hypotheses 6-10, subjects were divided into three groups. These groups were those who had premarital sex with consent, those who did not have premarital sex, and a third group that combined those who had premarital sex without consent, and those who had premarital sex but were unsure about whether they agreed or were pressured to have sex. The third group was combined on the belief that those who were unsure as to whether they had consensual sex were in effect stating that there was sufficient pressure involved which made them unable to state that they had consensual sex. This could also
reflect a group of subjects who might be indecisive or have difficulty identifying their feelings. Hypotheses 6-10 were tested by Analysis of Variance (ANOVA) to examine whether or not differences among the groups existed in relation to religious beliefs, moral development, self-control, peer pressure, and self-esteem scores.

**Hypothesis 6:** There are no differences in commitment to religious beliefs among the three groups of students (consent sex, no sex, and no consent sex combined with unsure sex).

**Hypothesis 7:** There are no differences among the three groups of students in moral development scores.

**Hypothesis 8:** There are no differences among the three groups of students on self-control scores.

**Hypothesis 9:** There are no differences among the three groups of students on peer pressure scores.

**Hypothesis 10:** There are no differences among the three groups of students on self-esteem scores.

For hypotheses 11-15, subjects were divided into two groups, those who had sex, and those who did not have sex. The purpose of combining all the subjects who had premarital sex into one group was to ascertain if this group as a whole differed from those who did not have sex. While the separation of the groups into four groups was initially done to take into consideration those who did not consent to premarital sex, for the following hypotheses, I wanted to test whether the group as a whole (all those who had sex) was significantly different from those who did not have sex. In other words, it
might have been the case that those who consented to have sex were not significantly
different from those who did not. Hypotheses 11-15 were tested by an Independent-
Sample t Test. The Independent Sample t Test was used to determine the differences
between the two groups of students on religious beliefs, moral development, self-control,
peer pressure, and self-esteem scores.

**Hypothesis 11**: There are no differences between the two groups of students (had
sex, did not have sex) on religious beliefs scores.

**Hypothesis 12**: There are no differences between the two groups on moral
development scores.

**Hypothesis 13**: There are no differences between the two groups on self-control
scores.

**Hypothesis 14**: There are no differences between the two groups on peer pressure
scores.

**Hypothesis 15**: There are no differences between the two groups on self-esteem
scores.

Hypotheses 16-18 sought to determine linear combinations of the variables that
might differentiate the different premarital sex groups. The differences among the
premarital groups were explored at the univariate level, but it was hoped that by
analyzing the data at the multivariate level, using Multivariate Analysis of Variance
(MANOVA), this would be the best way to provide a comprehensive framework for
differentiating the groups in terms of religious beliefs, moral development, self-control,
peer pressure, and self-esteem.
Hypothesis 16: There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the four premarital sex groups.

Hypothesis 17: There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the three premarital sex groups.

Hypothesis 18: There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the two premarital sex groups.
CHAPTER IV

FINDINGS

Description of the Sample

The number of subjects who responded to the questionnaire was 148. Of this number, 92.5% of subjects were between the ages of 18 and 25. A little over 3% of subjects were 17, and 4.1% of the subjects were over 25. Table 1 indicates the frequency distribution for subjects. Sixty-six percent of subjects were female, and 34% were male.

Table 1

Frequency Distribution for Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>50</td>
<td>33.8</td>
</tr>
<tr>
<td>Female</td>
<td>98</td>
<td>66.2</td>
</tr>
<tr>
<td>Total</td>
<td>148</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Subjects were dispersed throughout 31 different majors. Most of the subjects were students in Nursing, Business, and in the Medical fields. As indicated by Table 2, 38% of subjects were Black, non-Hispanic, 38% were White, non-Hispanic, 10% were Hispanic, 3% were Bi-racial, and less than 1% were Multiracial. Ninety-six percent of
subjects stated that they belonged to a religious faith or church, and 4% stated that they
did not.

Table 2
Frequency Distribution for Ethnicity

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian or Pacific Islander</td>
<td>13</td>
<td>8.8</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>57</td>
<td>38.5</td>
</tr>
<tr>
<td>Hispanic</td>
<td>14</td>
<td>9.5</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>57</td>
<td>38.5</td>
</tr>
<tr>
<td>Bi-racial-Black &amp; White</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Bi-racial-other</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Left blank</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Multiracial</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>148</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As indicated by Table 3, which addressed whether or not the subjects had
premarital sexual intercourse. 33.8% had consensual sex, 55.4% did not have sex, 8.1%
had sex and were forced, and 2.7% of people had sex, but were unsure as to whether or
not it was consensual. For this sample, the majority of students did not participate in
premarital sex.

Of those who had premarital sexual intercourse, Table 4 presents the categories
of people with whom the subjects had sex. By separating those who had sex from those
who did not have sex, it was found that 86% of those who had sex had sex with their
boyfriend/girlfriend, 5% had sex with other/acquaintance, 3% had sex with a family
friend, 3% had sex with strangers, 1.5% had sex with their fiancé, and another 1% had sex with an older relative.

Table 3

**Frequency Distribution for Premarital Sex**

<table>
<thead>
<tr>
<th>Premarital Sex</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex With Consent</td>
<td>50</td>
<td>33.8</td>
</tr>
<tr>
<td>No Sex</td>
<td>82</td>
<td>55.4</td>
</tr>
<tr>
<td>Sex Without Consent</td>
<td>12</td>
<td>8.1</td>
</tr>
<tr>
<td>Had Sex But Unsure</td>
<td>4</td>
<td>2.7</td>
</tr>
<tr>
<td>Total</td>
<td>148</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4

**Frequency Distribution for Sexual Partner**

<table>
<thead>
<tr>
<th>Sexual Partner</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Sexual Partner</td>
<td>82</td>
<td>55.4</td>
</tr>
<tr>
<td>Boyfriend/Girlfriend</td>
<td>57</td>
<td>38.5</td>
</tr>
<tr>
<td>Fiancé</td>
<td>1</td>
<td>.7</td>
</tr>
<tr>
<td>Older Relative</td>
<td>1</td>
<td>.7</td>
</tr>
<tr>
<td>Family Friend</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Stranger</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>Other/Acquaintance</td>
<td>3</td>
<td>2.0</td>
</tr>
<tr>
<td>Total</td>
<td>148</td>
<td>100.0</td>
</tr>
</tbody>
</table>

With two exceptions, the 8.1% of the subjects who were forced to have sex were female and reported they were forced or pressured by a boyfriend/girlfriend. I might add here that those who reported consenting to have sex were never asked if their partner was
also in agreement. Hindsight suggests that an additional question could have been, “If you totally agreed to have sex, did your partner agree or did you pressure him/her into having sex?” This might have clarified if the males who stated that they consented to have sex had partners who also consented. Males in this study may have consented to sex, but the possibility exists that their partner may have been pressured to have sex.

For those who had sex, the age of first sexual intercourse ranged from 12 to 21. Those coerced by boyfriends/girlfriends were found in the cohort of subjects ages 16 to 18 (12 subjects, 8.1% of sample). Only one 13-year-old and one 15-year-old reported being coerced by an older relative and a stranger. In general, of those who had sex, 29% had sex at age 18, 23% at age 17, 15% at age 16, 7.5% at age 14, 15, and 19, 6% at age 20, and 1.5% at age 12, 13, and 21 (see Table 5).

Table 5

Frequency Distribution for Age of Sex

<table>
<thead>
<tr>
<th>Age</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>13</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>14</td>
<td>5</td>
<td>7.5</td>
</tr>
<tr>
<td>15</td>
<td>5</td>
<td>7.5</td>
</tr>
<tr>
<td>16</td>
<td>10</td>
<td>15.0</td>
</tr>
<tr>
<td>17</td>
<td>15</td>
<td>23.0</td>
</tr>
<tr>
<td>18</td>
<td>19</td>
<td>29.0</td>
</tr>
<tr>
<td>19</td>
<td>5</td>
<td>7.5</td>
</tr>
<tr>
<td>20</td>
<td>4</td>
<td>6.0</td>
</tr>
<tr>
<td>21</td>
<td>1</td>
<td>1.5</td>
</tr>
<tr>
<td>Total</td>
<td>66</td>
<td>100.0</td>
</tr>
</tbody>
</table>

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For the principled morality scores (taken from a short form of the DIT), the results were compared to the group averages (in P scores) taken from Rest (1990). Table 6 shows a list of P scores. Note that the average college student group has a P score of 42.3. The 148 subjects who participated in this study had a average P score of 30.2, which places them well below the average college student group. According to Rest’s (1990) recommended cutoff points on the P percentage indices, 49.3% of students in this study scored in the low range (scores under 27). The actual scores of those in the low range on principled morality were between 0 and 26.67. Those who scored in the medium/moderate range were 26.3% of the subjects. (Medium scores were classified as those between 28-41.) Student scores in this category ranged from 30-40. Students who scored high on principled morality (classified by scores 42 and higher) were 24.4% of the

Table 6

Comparison Group Averages for Principled Morality Scores

<table>
<thead>
<tr>
<th>Group Name</th>
<th>Group Averages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moral Philosophy and Political Science doctoral students</td>
<td>65.2</td>
</tr>
<tr>
<td>Seminarians in a liberal Protestant seminary</td>
<td>59.8</td>
</tr>
<tr>
<td>Advanced law students</td>
<td>52.2</td>
</tr>
<tr>
<td>Practicing medical physicians</td>
<td>49.5</td>
</tr>
<tr>
<td><strong>Average college student</strong></td>
<td><strong>42.3</strong></td>
</tr>
<tr>
<td>Average of adults in general</td>
<td>40.0</td>
</tr>
<tr>
<td>Average senior high student</td>
<td>31.8</td>
</tr>
<tr>
<td>Average junior high student</td>
<td>21.9</td>
</tr>
<tr>
<td>Institutionalized delinquent boys, 16 years old</td>
<td>18.9</td>
</tr>
</tbody>
</table>
subjects. The subjects in this category had scores ranging from 43.33 to 76.67. Table 7 shows the frequency distribution for principled morality scores.

Table 7

Frequency Distribution for Principled Morality Scores

<table>
<thead>
<tr>
<th>Principled Morality Scores</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Group (0-26.67)</td>
<td>73</td>
<td>49.3</td>
</tr>
<tr>
<td>Medium Group (30-40)</td>
<td>39</td>
<td>26.3</td>
</tr>
<tr>
<td>High Group (43.33-76.67)</td>
<td>36</td>
<td>24.4</td>
</tr>
</tbody>
</table>

For Section II of the questionnaire which measured the subjects' self-esteem, 2.7% of subjects had low self-esteem (62 and under on a scale that totals 125). Most of the subjects, 56.8%, scored in the moderate/average self-esteem range (63 to 99). The remaining subjects, 40.5%, scored in the good/high self-esteem range (100-125). Scores suggest that the majority of subjects felt reasonably good about themselves. Table 8 shows the frequency distribution of the actual scores.

Table 8

Frequency Distribution for Self-Esteem

<table>
<thead>
<tr>
<th>Self-Esteem Groups</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Group (50-60.61)</td>
<td>4</td>
<td>2.7</td>
</tr>
<tr>
<td>Medium Group (64-99)</td>
<td>91</td>
<td>56.8</td>
</tr>
<tr>
<td>High Group (100-125)</td>
<td>53</td>
<td>40.5</td>
</tr>
</tbody>
</table>
Table 9 shows the frequency distribution of scores in the area of self-control. Most of the subjects who participated in this study, 74.3%, scored in the average/moderate self-control range (101 to 159 out of 200 possible points). Those who scored in the high range of self-control were 23% of subjects (160-190). Scores indicate that most of the subjects participating in this study had relatively average to good self-control.

Table 10 shows, in relation to peer influence, that 79.1% of subjects reported they were not influenced by their peers on the nine issues studied. These subjects were in the low influence category (under 22 out of 45 possible points). The rest of the subjects, 20.9%, scored in the average range (23 to 35), indicating that they were somewhat influenced by peers, but not to a significant degree. No subjects scored in the high range (above 36). Scores suggest that peers in general did not influence this sample. It may be observed by the questions asked in the questionnaire and the additional comments made by subjects that “peers” for this sample seem to exclude boyfriends/girlfriends (those with whom they were in an intimate relationship).

Table 11 shows the frequency distribution for religious beliefs. There were no students who scored in the low range of religious beliefs. This classification was from 64 to 160. Twelve percent of students had religious belief scores in the average range. The cutoff for average scores was 161 to 255. Students’ actual scores in the average group were between 187 and 255. The majority of the students, 87.8%, scored high on religious beliefs. These were students who had religious belief scores above 256. The actual range of scores for these students was from 256 to 307. The scores of the students
Table 9

**Frequency Distribution for Self-Control**

<table>
<thead>
<tr>
<th>Self-Control Groups</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Group (72-94)</td>
<td>4</td>
<td>2.7</td>
</tr>
<tr>
<td>Medium Group (103-159)</td>
<td>105</td>
<td>74.3</td>
</tr>
<tr>
<td>High Group (160-190)</td>
<td>34</td>
<td>23.0</td>
</tr>
</tbody>
</table>

Table 10

**Frequency Distribution for Peer Pressure**

<table>
<thead>
<tr>
<th>Peer Pressure Groups</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Group (9-22)</td>
<td>117</td>
<td>79.1</td>
</tr>
<tr>
<td>Medium Group (23-32)</td>
<td>31</td>
<td>20.9</td>
</tr>
</tbody>
</table>

Table 11

**Frequency Distribution for Religious Beliefs**

<table>
<thead>
<tr>
<th>Religious Beliefs Groups</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Group (64-160)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Medium Group (187-255)</td>
<td>18</td>
<td>12.2</td>
</tr>
<tr>
<td>High Group (256 to 307)</td>
<td>130</td>
<td>87.8</td>
</tr>
</tbody>
</table>
indicate that they are highly committed to the religious beliefs expressed in this study.

**Analysis of Variance**

Each of the first 10 null hypotheses stated in chapter 3 were tested for statistical significance using Analysis of Variance (ANOVA). The level of significance was set at $p \leq 0.05$. The hypotheses and the results are as follows:

**Hypothesis 1**: There are no differences in commitment to religious beliefs among the four groups of students (consent sex, no sex, no consent sex, and unsure sex).

Table 12 shows the means and standard deviations of the commitment to religious beliefs of the four groups. Table 13 shows the results of the Analysis of Variance. As the results indicate, no significant differences at the 0.05 level were found among the four groups. With means of 258 and higher, the four groups appear to have a strong commitment to religious beliefs. While not statistically significant (perhaps due to the sample size) those who had no sex and those who had sex with consent have a slightly stronger commitment to religious beliefs than those who had non-consensual sex and those who were not sure whether or not they consented to sex. This null hypothesis was retained.

**Hypothesis 2**: There are no differences in moral development scores among the four groups.

As the results in Tables 12 and 13 indicate, no significant differences were found among the four groups on Principled Morality Scores. All group means fell below the college student group average (42.3) and the senior high-school group average (31.8).
Table 12

Means and Standard Deviations for the Four Premarital Sex Groups

<table>
<thead>
<tr>
<th>Variables</th>
<th>Consent Sex</th>
<th>No Sex</th>
<th>No Consent</th>
<th>Unsure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>M</td>
<td>SD</td>
<td>N</td>
</tr>
<tr>
<td>Religious Beliefs</td>
<td>50</td>
<td>277.0</td>
<td>24.7</td>
<td>82</td>
</tr>
<tr>
<td>Principled Morality</td>
<td>50</td>
<td>29.1</td>
<td>17.2</td>
<td>82</td>
</tr>
<tr>
<td>Self-Control</td>
<td>50</td>
<td>144.9</td>
<td>23.7</td>
<td>82</td>
</tr>
<tr>
<td>Peer Pressure</td>
<td>50</td>
<td>16.4</td>
<td>5.2</td>
<td>82</td>
</tr>
<tr>
<td>Self-Esteem</td>
<td>50</td>
<td>97.6</td>
<td>16.5</td>
<td>82</td>
</tr>
</tbody>
</table>

found in Table 6. This null hypothesis was retained.

**Hypothesis 3:** There are no differences in self-control scores among the four groups.

Tables 12 and 13 indicate that no significant differences were found among the four groups on self-control scores. All of the group means fell within the average or moderate self-control range (101 to 159). Those who had sex and were unsure had the lowest group mean (133.3). This null hypothesis was retained.

**Hypothesis 4:** There are no differences in peer pressure scores among the four groups.

No significant differences were found among the four groups. With means
Table 13

ANOVA Tables for Four Groups

<table>
<thead>
<tr>
<th>Source</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious Beliefs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>2984.219</td>
<td>3</td>
<td>994.740</td>
<td>1771</td>
<td>0.155</td>
</tr>
<tr>
<td>Within Groups</td>
<td>80862.963</td>
<td>144</td>
<td>561.548</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>83847.182</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principled Morality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>437.836</td>
<td>3</td>
<td>145.945</td>
<td>0.508</td>
<td>0.677</td>
</tr>
<tr>
<td>Within Groups</td>
<td>41367.153</td>
<td>144</td>
<td>287.272</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>41804.989</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Control</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>717.948</td>
<td>3</td>
<td>239.316</td>
<td>0.605</td>
<td>0.613</td>
</tr>
<tr>
<td>Within Groups</td>
<td>56974.346</td>
<td>144</td>
<td>395.655</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>57692.294</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peer Pressure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>218.513</td>
<td>3</td>
<td>72.838</td>
<td>2.407</td>
<td>0.070</td>
</tr>
<tr>
<td>Within Groups</td>
<td>4358.156</td>
<td>144</td>
<td>30.265</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4576.669</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Esteem</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>1625.405</td>
<td>3</td>
<td>541.802</td>
<td>1.966</td>
<td>0.122</td>
</tr>
<tr>
<td>Within Groups</td>
<td>39692.455</td>
<td>144</td>
<td>275.642</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>41317.860</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
lower than 22, all four groups appear not to be influenced significantly by their peers. While not statistically significant, those who had sex but were unsure (mean = 21) were more influenced by their peers than the other three groups. Those in the group who had no sex had a mean of 18, which indicated that they too were slightly more influenced by peers than those who had sex with consent, and those who had sex without consent (note Tables 12 and 13). This null hypothesis was retained.

**Hypothesis 5:** There are no differences in self-esteem scores among the four groups.

No significant differences were found among the four groups on self-esteem scores. As Table 12 indicated, all four groups had means that fell within the average range of self-esteem (between 63 and 99), possibly indicating that subjects felt reasonably good about themselves. No means fell within the low self-esteem range (under 62) or in the high range (100 to 125). While not statistically significant (note Table 13), those who had sex with consent had the highest group mean (97.6) in self-esteem. This null hypothesis was retained.

**Hypothesis 6:** There are no differences in commitment to religious beliefs among the three groups of students (consent sex, no sex, and no consent sex combined with unsure sex).

As the results in Tables 14 and 15 indicate, there were no significant differences at the .05 level among the three groups of students. All group means were 262 and above, which may indicate a strong commitment to religious beliefs. Although not statistically different, the combined group of those who had sex without consent and
Table 14

**Means and Standard Deviations for the Three Premarital Sex Groups**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Consent Sex</th>
<th>No Sex</th>
<th>No Consent/Unsure</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>M</td>
<td>SD</td>
</tr>
<tr>
<td>Religious Beliefs</td>
<td>50</td>
<td>277.0</td>
<td>24.7</td>
</tr>
<tr>
<td>Principled Morality</td>
<td>50</td>
<td>29.1</td>
<td>17.2</td>
</tr>
<tr>
<td>Self-Control</td>
<td>50</td>
<td>144.9</td>
<td>23.7</td>
</tr>
<tr>
<td>Peer Pressure</td>
<td>50</td>
<td>16.4</td>
<td>5.2</td>
</tr>
<tr>
<td>Self-Esteem</td>
<td>50</td>
<td>97.6</td>
<td>16.5</td>
</tr>
</tbody>
</table>

those who had sex but were unsure appeared not to be as strongly committed to religious beliefs as the other two groups (mean = 262.8). This null hypothesis was retained.

**Hypothesis 7**: There are no differences among the three groups of students in moral development scores.

Tables 14 and 15 indicate that no significant differences were found among the three groups. The means of all three groups fell below the group mean of the average college student (42.3). Although not statistically significant, those who had sex without consent and had sex but were unsure had lower group means (26.7) than did the other two groups. This may indicate that this group had more difficulty defining moral principles that may be taking place in a situation. This null hypothesis was retained.

**Hypothesis 8**: There are no differences among the three groups of students on self-control scores.

No significant differences were found among the three groups. All three group
Table 15

ANOVA Tables for Three Groups

<table>
<thead>
<tr>
<th>Source</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religious Beliefs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>2883473</td>
<td>2</td>
<td>1441.736</td>
<td>2.582</td>
<td>079</td>
</tr>
<tr>
<td>Within Groups</td>
<td>80963709</td>
<td>145</td>
<td>558.370</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>83847182</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principled Morality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>422984</td>
<td>2</td>
<td>211492</td>
<td>0.741</td>
<td>478</td>
</tr>
<tr>
<td>Within Groups</td>
<td>41382005</td>
<td>145</td>
<td>285393</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>41804989</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Control</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>401837</td>
<td>2</td>
<td>200919</td>
<td>0.509</td>
<td>602</td>
</tr>
<tr>
<td>Within Groups</td>
<td>57290457</td>
<td>145</td>
<td>395101</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>57692294</td>
<td>147</td>
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<td></td>
</tr>
<tr>
<td>Peer Pressure</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>110513</td>
<td>2</td>
<td>55257</td>
<td>1.794</td>
<td>170</td>
</tr>
<tr>
<td>Within Groups</td>
<td>4466156</td>
<td>145</td>
<td>30801</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4576669</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Esteem</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Between Groups</td>
<td>1625385</td>
<td>2</td>
<td>812692</td>
<td>2.969</td>
<td>054</td>
</tr>
<tr>
<td>Within Groups</td>
<td>39692476</td>
<td>145</td>
<td>273741</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>41317860</td>
<td>147</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
means fell within the average or moderate range (101 to 159). This may indicate that overall the subjects in this study have reasonably good self-control. Although not statistically significant, those who had sex without consent and those who had sex but were unsure had a lower mean (141) than the other two groups (Table 14). This null hypothesis was retained.

**Hypothesis 9:** There are no differences among the three groups of students on peer pressure scores.

No significant differences were found among the three different groups (Table 15). Table 14 indicates that all three group means were under 22, the low category. This seems to indicate that all three groups were not significantly influenced by their peers. This null hypothesis was retained.

**Hypothesis 10:** There are no differences among the three groups of students on self-esteem scores.

This finding was almost significant (p = .054). Tables 14 and 15 indicate that although not statistically significant at the 0.50 level, there is a slight difference between those who had consensual sex and the other two groups. Those who had consensual sex appeared to have higher self-esteem (mean = 97.6) than either those who did not have sex or those who had sex without consent and who had sex but were unsure of consent. This null hypothesis was retained.
Independent-Samples t Test

Hypotheses 11-15 were analyzed with Independent-Samples t Test. Independent-Samples t Test was used to determine the differences between the two groups of students on religious beliefs, moral development, self-control, peer pressure, and self-esteem scores. The findings were as follows:

Hypothesis 11: There are no differences between the two groups of students (sex, no sex) on religious beliefs scores.

This study found no significant differences at the .05 level between the two groups (see Table 16). Both group means are in the high religious beliefs category (256 and above), suggesting that both groups were strongly committed to their religious beliefs. This null hypothesis was retained.

Hypothesis 12: There are no differences between the two groups on moral development scores.

No significant differences were found between the two groups of those who did not have sex and those who had sex, although those who did not have sex had a slightly higher group mean (31.6) than those who had sex (28.5). This null hypothesis was retained.

Hypothesis 13: There are no differences between the two groups on self-control scores.

No significant differences were found between the two groups. While not statistically significant, those who did not have sex had a higher mean (146.4) than those who did have sex (144). This may indicate that those who do not have sex may
Table 16

**Independent-Samples Test for Two Groups**

<table>
<thead>
<tr>
<th>Variables</th>
<th>Sex</th>
<th>No Sex</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>M</td>
</tr>
<tr>
<td>Religious Beliefs</td>
<td>66</td>
<td>273.5</td>
</tr>
<tr>
<td>Principled Morality</td>
<td>66</td>
<td>28.5</td>
</tr>
<tr>
<td>Self-Control</td>
<td>66</td>
<td>144.0</td>
</tr>
<tr>
<td>Peer Pressure</td>
<td>66</td>
<td>16.6</td>
</tr>
<tr>
<td>Self-Esteem</td>
<td>66</td>
<td>95.8</td>
</tr>
</tbody>
</table>

have more self-control than those who do have sex. This null hypothesis was retained.

**Hypothesis 14:** There are no differences between the two groups on peer pressure scores.

No significant differences were found at the .05 level between the two groups, although those who did not have sex had a higher group mean (18.3) than those who did have sex (16.6). While this finding was not statistically significant, it may suggest that those who are not having sex may be somewhat more influenced by their peers. This null hypothesis was retained.

**Hypothesis 15:** There are no differences between the two groups on self-esteem scores.

No significant differences were found between the two groups. Table 16 reveals that those who had sex had higher self-esteem scores (group mean = 95.8) than those
who did not have sex (90.7), thus matching the findings of the three premarital sex groups. This null hypothesis was retained.

**Multivariate Analysis of Variance**

Hypotheses 16-18 were analyzed with Multivariate Analysis of Variance (MANOVA). MANOVA was used to determine linear combinations of the variables that might differentiate the different premarital sex groups in terms of religious beliefs, moral development, self-control, peer pressure, and self-esteem.

**Hypothesis 16:** There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the four premarital sex groups.

This study found no significant linear combinations that differentiated the four premarital sex groups (Wilks' Lambda = .872) at the .05 level. This null hypothesis was retained.

**Hypothesis 17:** There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the three premarital sex groups.

No significant linear combinations differentiated the three premarital sex groups (Wilks' Lambda = .899). This null hypothesis was retained.

**Hypothesis 18:** There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the two premarital sex groups.
No significant linear combinations differentiated the two premarital sex groups (Hotelling's Trace = .066). This null hypothesis was retained.
CHAPTER V

SUMMARY, DISCUSSION, CONCLUSIONS, AND RECOMMENDATIONS

Problem

The idea that premarital sexual behavior, especially among youths and young adults, is harmful and what can be done about it has been discussed thoroughly in research and within religious and academic communities. What has not been explored in detail is a comprehensive framework for understanding what may influence a person's decision to engage in premarital sex. Many studies have looked at individual factors that may or may not contribute to premarital sex, but few studies have combined many factors together to provide a comprehensive framework for understanding the influences of premarital sexual behavior.

Literature

Six areas of the literature were considered: (1) premarital sex; (2) religious beliefs and premarital sex; (3) moral development and premarital sex; (4) self-control and premarital sex; (5) peer pressure and premarital sex; and (6) self-esteem and premarital sex.

The review of the literature highlighted the debate that exists concerning
the harmful effects of premarital sex. Whyte (1990) stated that premarital sex was thought to have a harmful effect because it makes marriage "less special," and, therefore, couples develop less respect for marriage as an institution. Burgess and Wallin (1953) provided support for this in several studies conducted between 1920 and 1950 which found that couples with no premarital sexual experience scored higher on scales of marital happiness and satisfaction than did couples in which at least one spouse had premarital sexual relations. Kahn and London (1991) found a positive relationship between premarital sex and the risk of divorce. They suggested that this relation could be attributed to prior unobserved differences (e.g., the willingness to break traditional norms) rather than to a direct causal effect. An article entitled "Ten Consequences for Premature Sexual Involvement" (1996) discussed other negative consequences of premarital sex, such as: pregnancy, sexually transmitted diseases, regret, self-recrimination, guilt, loss of self-respect and self-esteem, corruption of character, and the debasement of sex.

One recurrent theme in the literature on premarital sex was the impact of social control factors on sexual behavior. Religious control systems, for example, appear to act as a powerful deterrent to adolescent sexuality both in terms of attitudes and behavior (Beck et al., 1991; Davidson & Leslie, 1977). Other measures of social control, including socioeconomic class position and bonds to family, have been linked to the chances of engaging in premarital sex (Clayton & Bokemeier, 1980; Davidson & Leslie, 1977; Miller & Moore, 1990).

Ladd (1995) explored gender differences and found that more women than men
were likely to say premarital sex was "always wrong." Older people appeared more likely than the young, and Protestants more likely than Catholics, to state that premarital sex was "always wrong." Davids (1982) also stated that in relation to sexual liberation men were more liberal than women.

Haerich (1992) suggested that young adults are influenced by a number of social institutions. Simon and Gagnon (1987) also supported this finding. Among these institutions, Delameter (1989) identified religion as one that has a major influence on both the normative and descriptive aspects of sexual behavior in contemporary society. Delameter also suggested that increasing the commitment of an individual to a social institution will result in a corresponding increase in the influence of that institution on the individual's pattern of behavior. Increasing commitment to the religious institution was negatively correlated with non-marital sexual permissiveness.

Consistent relationships have been found over time between religious beliefs and premarital sex. Cochran and Beeghley (1991) noted that, in a 40-year period, more than 80 studies have reported a relationship between religion and premarital sex. They further stated that prior research on the relationship between religion and/or religiosity and non-marital sexuality consistently found that as religiosity increases, non-marital sexual behavior decreases. This relationship has been found with enough consistency to qualify as an empirical generalization. Hyde (1990) found many studies that explored sexual attitudes which indicated that different theological stances created a wide variety of sexual attitudes and behavior. The attitude of university students concerning premarital sex was associated with their religiosity as measured by a religious fundamentalism.
scale, but not their actual sexual behavior (King et al., 1976).

To expand on this theme, Thornton (1985) found that in recent years individuals increasingly have interpreted their religious commitments and beliefs in individualistic terms and less in terms of institutional loyalty and obligation. Within this erosion of some traditional teachings of Christianity, Conservative Protestants who attended church often did not succumb to the erosion of traditional beliefs, especially concerning the belief that sex before marriage is morally wrong (Petersen & Donnenwerth, 1997).

Carroll and Rest (1982) proposed that a fully developed morality involves recognition and sensitivity to situations that may indicate that a moral problem exists, as well as the ability of people to determine what ought to be done in a situation. In addition, fully developed morality involves devising a plan of action with one's moral ideal in mind but also taking into account nonmoral values and goals which the situation may activate, as well as the execution and implementation of moral action.

Gottfredson and Hirschi (1990) and Gibbs et al. (1998) studied self-control as it relates to criminal behavior. They found that self-control is a key factor in criminal behavior. Their definitions and ideas concerning self-control highlight the characteristics of those who have low self-control, and how this may influence behavior. Other researchers have also studied self-control as it relates to criminal behavior (Burton et al., 1998; Longshore & Turner, 1998). These authors highlighted that self-control is a key factor in sexual behavior, especially crimes that involve sexual behavior. Because self-control has been found to be important in influencing behavior, especially sexual behavior, this variable was used in this study concerning premarital sex.
Peer group influence has been found to be significant in the area of premarital sex. Cochran and Beeghley (1991) have stated that people's behaviors and attitudes are decisively shaped by the groups in which they participate. Individuals refer to such groups both for an evaluation of their past behavior and for directives to current or future behavior.

Most of the literature exploring the relationship between self-esteem and premarital sex gives somewhat conflicting findings about whether low or high self-esteem is related to sexual behavior (Grant et al., 1994; Langer & Zimmerman, 1995).

From the review of the literature it seemed fair to assume that there was reasonable evidence to suggest that premarital sex is a complex issue that involves a variety of factors. This made it an important variable to explore, with the hope of determining what other factors may be influencing this phenomena.

**Purpose**

The purpose of this study was to investigate the relationship between religious beliefs, moral development, self-control, peer pressure, self-esteem, and premarital sex. It was hoped that in combining these variables a more comprehensive framework could be used in addressing the issue of what factors in combination with each other may influence a person's decision to engage in premarital sex. Because of the support for these five variables in the research literature, they were selected to be examined in this study. Three research questions were addressed:
1. Was there a difference among the four groups of students (those who had premarital sex and consented; those who did not have premarital sex; those who had sex but did not consent; and those who had sex but were not sure whether or not they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

2. Was there a difference among the three groups of students (those who had premarital sex and consented; those who did not have premarital sex; and those who had sex but did not consent combined with those who had sex but were not certain they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

3. Was there a difference between the two groups of students (those who had sex; and those who did not) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

From these three questions, 18 hypotheses were formulated. Five hypotheses were used to test each of the three research questions. Analysis of Variance was used to answer the first two questions, and Independent-Samples t Test was used for the third. Multivariate Analysis of Variance was also used to determine the linear combinations that might have differentiated the premarital sex groups.

**Methodology**

The population for this study was 148 university students attending three Seventh-day Adventist Schools in different parts of the United States. The age range of
undergraduates who actually participated in the study was from 17 to 41 years. Ninety-two percent of students were between 18 and 25, the targeted age range. The subjects were enrolled in either an Introduction to Psychology course and/or an Introduction to Sociology course.

The students were given a packet that contained a cover letter, a form requesting demographic information, and a questionnaire with six sections. Each section contained a separate instrument with separate instructions for the student to follow. Section I assessed self-control using Gibbs et al.'s (1998) Self-Control Instrument. Section II assessed self-esteem using Hudson's (1977) Index of Self-Esteem. Section III assessed peer influence as measured by Sebald's (1986) list of issues. All 18 issues were not used. Nine issues were selected by three experts. Section IV measured moral development as assessed by Rest's Defining Issues Test (DIT). A short form of this test was used that included the Heinz, Prisoner, and Newspaper stories. Section V assessed sexual behavior, and Section VI assessed religious beliefs as measured by Apfeldorf and Smith's (1969) Religious Belief Questionnaire.

**Findings**

Descriptive data were analyzed first. The sample included 148 students, 66% of subjects were female, and 34% were male. Thirty-eight percent were Black, non-Hispanic, 38% were White, non-Hispanic, 10% were Hispanic, 3% were Bi-racial, 1% left this item blank, and less than 1% were Multiracial. Ninety-six percent of subjects stated that they belonged to a religious faith or church, and 4% stated that they did not.
With regard to whether or not the subjects had premarital sexual intercourse, 33.8% had consensual sex, 55.4% did not have sex, 8.1% had sex and were forced, and 2.7% of people had sex, but were unsure as to whether or not it was consensual. Of those subjects who did have premarital sex, 86% of those had sex with their boyfriend or girlfriend. With two exceptions, all subjects who were forced to have sex were forced or pressured by a boyfriend or girlfriend. With two exceptions, the majority of those who felt they were pressured to have sex were female.

Most of the subjects, 49.3%, had principled morality scores in the low range. In regard to self-esteem, most of the subjects, 56.8%, scored in the average range. Self-control scores of subjects revealed that 74.3% scored in the average range. In relation to peer influence, 79.1% of subjects were not influenced by their peers on the nine issues studied.

The findings of this study were examined by testing 18 null hypotheses.

**Hypothesis 1:** There are no differences in commitment to religious beliefs among the four groups of students (consent sex, no sex, no consent sex, and unsure sex). No significant differences at $p = 0.05$ were found among the four groups. The null hypothesis was retained.

**Hypothesis 2:** There are no differences in moral development scores among the four groups. No significant differences were found among the four groups on Principled Morality Scores. The null hypothesis was retained.

**Hypothesis 3:** There are no differences in self-control scores among the four groups. No significant differences were found among the four groups on self-control.
Hypothesis 4: There are no differences in peer pressure scores among the four groups. No significant differences were found among the four groups. The null hypothesis was retained.

Hypothesis 5: There are no differences in self-esteem scores among the four groups. No significant differences were found among the four groups on self-esteem scores. The null hypothesis was retained.

Hypothesis 6: There are no differences in commitment to religious beliefs among the three groups of students (consent sex, no sex, and no consent sex combined with unsure sex). No significant differences at the .05 level were found among the three groups of students. The null hypothesis was retained.

Hypothesis 7: There are no differences among the three groups of students in moral development scores. No significant differences were found among the three groups of students. The null hypothesis was retained.

Hypothesis 8: There are no differences among the three groups of students on self-control scores. No significant differences were found among the three groups. The null hypothesis was retained.

Hypothesis 9: There are no differences between the three groups of students on peer pressure scores. No significant differences were found among the three different groups. The null hypothesis was retained.

Hypothesis 10: There are no differences among the three groups of students on self-esteem scores. This finding was almost significant (p = .052). The null hypothesis
was retained.

Hypothesis 11: There are no differences between the two groups of students (sex, no sex) on religious beliefs scores. No significant differences were found at the .05 level between the two groups. The null hypothesis was retained.

Hypothesis 12: There are no differences between the two groups on moral development scores. No significant differences were found between the two groups. The null hypothesis was retained.

Hypothesis 13: There are no differences between the two groups on self-control scores. No significant differences were found between the two groups. The null hypothesis was retained.

Hypothesis 14: There are no differences between the two groups on peer pressure scores. No significant differences were found at the .05 level between the two groups. The null hypothesis was retained.

Hypothesis 15: There are no differences between the two groups on self-esteem scores. No significant differences were found between the two groups. The null hypothesis was retained.

Hypothesis 16: There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the four premarital sex groups. No significant linear combinations that differentiated the four premarital sex groups were found. The null hypothesis was retained.

Hypothesis 17: There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the three
premarital sex groups. No significant linear combinations differentiated the three premarital sex groups. The null hypothesis was retained.

**Hypothesis 18:** There are no linear combinations of religious beliefs, moral development, self-control, peer pressure, and self-esteem that differentiate the two premarital sex groups. No significant linear combinations differentiated the two premarital sex groups. The null hypothesis was retained.

**Discussion**

The purpose of this study was to investigate the relationship between religious beliefs, moral development, self-control, peer pressure, self-esteem, and premarital sex. It was hoped that in combining these variables, a more comprehensive framework could be used in addressing the issue of what factors might influence a person's decision to engage in premarital sex. The results of this study indicate no significant differences between the premarital sex groups. These findings were non-significant regardless of whether the premarital sex groups were divided into four, three, or two groups.

A possible reason for this lack of significance might be the sample size of 148 students. Perhaps with a larger sample, the results would have been significant. This is a possibility, but difficult to verify. Even with a larger sample size, the groups may still not be significantly different on religious beliefs, moral development, self-control, peer pressure, and self-esteem. For this sample, other factors other than the variables under study might have influenced their decision to have or not to have premarital sex. Nelson (1991) found that teen attitudes, religiosity, levels of dating activity, parental attitudes
opposing premarital sexual permissiveness, and family cohesiveness were predictive of 
teen sexual activity. These variables were different from those examined in this study. 
Perhaps these factors if studied would have provided more significant results among the 
premarital groups. It might also be the case that this sample is significantly different 
from his (Nelson studied only teens). The difference in his results concerning religiosity 
might be due to differences in instruments and the questions asked. Hillman (1992) 
states that an even more comprehensive viewpoint is needed. She found that 58% of 
variance in adolescent sexual activity is a function of maturation, socio-demographic 
factors, and the social-learning influences of parents, school, media, and peers. These 
variables in turn impact the knowledge, attitudes, self-efficacy, social skills, and drug use 
of the developing adolescent. She seemed to imply that this issue is too complex to study 
or identify a total set of variables that would predict premarital sexual behavior. Perhaps 
this calls for a more individual or personalized approach to this issue.

Incorporating another question that explored what may have contributed to 
students’ decisions to have or refrain from having premarital sex would have been 
helpful in determining what was going on at the time of intercourse. For some it may 
have been a physiological issue. They felt the need to have sex, so they did (Weinstein & 
reluctantly, if at all, to intelligence, reason, logic, ironclad decision, previously 
determined guidelines, or anything else short of sexual release. She believes that 
engaging in such behavior as petting or prolonged kissing sets the stage for difficulty in 
preventing sex from occurring.
The influence of the media and its promotion of premarital sex may have led some of these youths to support the idea that premarital sex is okay, if you use birth control, if you love someone, if you were curious about what sex would be like, or even just because you were attracted to that person (Buss, 1994; Ramharacksingh, 1996; Rosoff, 1996; Shalit, 1999).

For those who chose not to have sex, it may just be personality, lack of interest, fear of the consequences, or just genuine support of conventional values. As Sanoff (1992) discussed, it may just be a cost-benefit analysis. If the disadvantages outweigh the advantages, youth may choose not to engage in premarital sex. The reverse would be true for those who had sex. For both those who had sex and those who chose not to have sex, it may even be helpful if this instrument had been in interview format rather than in questionnaire format. This might have permitted more in-depth exploration into the possible “causes” of premarital sexual behavior because a case study or interview method might allow for more interaction and querying of responses. With this population, using an interview format might have been more difficult to achieve. In the setting of Seventh-day Adventist colleges, a detailed interview might have resulted in less student participation. Perhaps a detailed follow-up questionnaire or an added comment section about what led to sexual behavior could have provided more information.

Another factor to consider was that this sample was too similar to be divided into different groups. What I mean is that the majority of the 148 students (96%) were all self-identified Seventh-day Adventists. They were all attending denominational schools.
This may suggest a similarity in attitudes and beliefs that could prevent these subjects being separated into groups that would be statistically significant on the five variables.

The specific findings in religious beliefs scores indicate that most of the students in this study were strongly committed to their religious beliefs. Perhaps because of the similarity of beliefs and the possibility that beliefs do not necessarily influence behavior, no significant differences were found in relation to this variable. King et al. (1976) stated that the attitude of university students concerning premarital sex was associated with their religiosity as measured by a religious fundamentalism scale, but not their actual behavior. Roche and Ramsbey (1993) also found that there was a difference between stated beliefs and attitude and what college students actually did. This finding was somewhat supported in this study. It should be qualified, again, that what students were thinking and feeling at the time was not explored in depth, but the majority of students (87.8%) were strongly committed to their religious beliefs. The rest of students in the sample had average commitment (12.2%). Whether the students had engaged or not engaged in premarital sex, the majority stated that at this time they were all committed to their religious beliefs. Their behavior and beliefs might not necessarily reflect each other.

Another possibility is that at the time of intercourse there was a match between belief and behavior. The research mentioned above stated that usually there are significant differences between what people believe and what they actually do. People may find excuses or qualifications as to why their behaviors and beliefs do not match. This could also be a matter of context. Harris (1998) stated that children do not always
transfer what they have learned from one context to another. What may be appropriate in one child's culture, might not be appropriate in another. What this might mean in this study is that students might have been behaving according to the peer or adult culture that they were in at the time of intercourse. In some situations peers may support sexual intercourse, in other situations they may not. Therefore, the decision to engage in premarital sex may be context or culture related.

The fact that no significant relationship was found between peer pressure or peer influence and premarital sex may be indicative of the nature of the questionnaire, which by wording excluded the subject's boyfriend or girlfriend as peers. From the subjects' comments on the questionnaires, it appears that this is the person who may have the most influence on the subject's decision to engage in premarital sex. It may also be noted that, as the majority did not engage in premarital sex, the peer group that they are involved in may support not having premarital sex. These findings are supported in the research (Clode, 1995; Hyde, 1990).

Rosado (1996) stated that our judgments are based on experience, and experience is interpreted by each individual or group in terms of his or her own enculturation. He also stated that our thinking is determined by our social position, and all spiritual and political thought is integrally bound up with social life. This is why he feels that liberals may see things differently than conservatives.

As stated previously, some youth and young adults are still influenced by the attitudes of their parents, so some may abstain or participate in sexual intercourse based on the attitudes and behavior of their parents. The beliefs and practices of the students'
parents were not examined in this study. Information about the parents’ attitudes and whether or not these students were supportive of these beliefs would possible shed more light into the behavior of these students.

It is not just the parents’ attitudes, but parental and child cultures that might be important. Irvine (1994) discussed cultural differences and found that adolescent sexualities emerge out of multiple cultural identities. Sexual meanings, sexual practices, and adolescents’ sexual bodies are complicated social artifacts mediated by such influences as race, ethnicity, gender, sexual identity, class, and physical ability. She stated that we cannot claim to understand adolescent sexualities without engaging in cultural analysis. In this study, ethnic background was examined, but information about what cultures influenced the students was not gathered. Again, an interview format or follow-up questionnaire could have provided more information.

Overall, the majority of students (54.4%) did not have sex. In comparison to other studies, this group of college students reported having less premarital sex. Corea (1996) stated that by age 20, 81% of single males and 67% of single females have had premarital sex. Dudley (1992) found that by the 12th grade 27% of Seventh-day Adventist youth and 63% of U. S. public school youth had premarital sex. Sawyer and Pinciaro (1997) found that only 13.8% of peer leaders in 10 university colleges had reported having premarital sex. Poulson et al. (1998), in a study of 210 college students at a university in the “Bible Belt,” found only 16% of students who had not engaged in premarital sex. This provides some comparison between other studies and this one. Whatever the reason, the youth in this study are reporting less premarital sex than other
students, even those in other Christian schools. The fact that the majority of the sample
(66.2%) was female could be an important reason why the majority reported not having
sex. In most studies reported previously (Buss, 1994; Ladd, 1995; Poulson et al., 1998),
women were more conservative in their attitude and behavior with regard to premarital
sex. In this study, the majority not having sex might be an issue of what is actually
reported instead of what occurred, or it might be that being educated within an Adventist
system provides a different attitude and behavior towards premarital sex. It is hard to
determine at this point without further study.

The findings that there are no significant differences in moral development scores
among the premarital sex groups may support Rest’s (1990) findings of significant
differences in principled morality scores of conservative religious groups in contrast to
religious groups with a more liberal theology and social policy. The 148 students in this
study were members of a conservative religious group. This may have been a possible
reason for the low scores on principled morality. They were compared to each other, not
another religious group. Overall, the majority of students scored low to average in this
area. Only a few students scored high in principled morality. Possibly because of this
similarity in most of the subjects, it would be hard to discriminate among the groups of
premarital sex.

Carroll and Rest (1982) defined moral development or principled morality as the
ability to recognize and be sensitive to situations that may indicate a moral problem
exists. After recognition, determining what ought to be done in a situation, and devising
a plan of action while taking into account non-moral values and goals, would be the next
step. Following that would be moral action. Overall, in this study students had difficulty recognizing what ought to be done in the situations mentioned in the short form of the DIT. This may be a problem in critical thinking or subjects may be using different criteria for what they should do in a moral dilemma. Rest (1990) found that, among radically fundamentalist seminarians, judgments were more influenced by a desire to maintain religious orthodoxy than reflecting their own appraisal of the situation. In other words, in some subjects, cognitive processing and conceptual adequacy seem to be preempted by religious ideology. This is something that may be considered in light of this sample. While most of this sample were not seminarians, they do belong to a fundamentalist denomination. This commitment to the organization may preempt their own appraisal of the moral dilemmas.

Self-control failed to discriminate among the premarital sex groups. This may be because the subjects in this study were mostly average in this area. If the subjects sometimes exhibit self-control, and at other times were not as self-controlled, this would make it difficult to discriminate in the area of premarital sex. The studies in the literature (Gottfredson & Hirschi, 1990; Gibbs et al., 1998) focused on those with low and high self-control. Those with average self-control were not really mentioned, but one could suggest that any findings using a group with average self-control would result in either nonsignificant or conflicting findings.

Self-esteem failed to discriminate between the premarital sex groups. Most of the subjects had average self-esteem. They felt relatively good about themselves. Again, perhaps it is this similarity between subjects that makes it difficult to discriminate among
the groups. Most of the subjects had average to high self-esteem. The majority of students also did not engage in premarital sex. This may support Grant et al.’s (1994) finding that, as self-esteem increases, sexually responsible behavior also increases. While not significant, those who had sex had higher self-esteem than those who did not have sex. This may suggest an issue of choice. Are those who are not having sex feeling pressured not to have sex by their peers or church system? This is a matter for further thought.

Conclusions

A review of the findings that have been presented suggest the following conclusions in response to the original research questions.

1. Were there differences among the four groups of students (those who had premarital sex and consented; those who did not have premarital sex; those who had sex but did not consent; and those who had sex but were not sure whether or not they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

The analysis suggests that no significant differences exist among those who had sex with consent, those who did not have sex, those who had sex without consent, and those who were unsure whether or not they consented with regard to religious beliefs, moral development, self-control, peer pressure, and self-esteem.

2. Were there differences among the three groups of students (those who had premarital sex and consented; those who did not have premarital sex; and those who had
sex but did not consent combined with those who had sex but were not certain they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

The data suggest that no significant differences exist among the three groups of students (those who had premarital sex and consented; those who did not have premarital sex; and those who had sex but did not consent combined with those who had sex but were not certain they consented) in religious beliefs, moral development, self-control, peer pressure, and self-esteem.

3. Was there a difference between the two groups of students (those who had sex; and those who did not) in religious beliefs, moral development, self-control, peer pressure, and self-esteem?

The analysis suggests that there are no significant differences between the two groups of students (those who had sex and those who did not) in religious beliefs, moral development, self-control, peer pressure, and self-esteem.

Although the research questions were found to be nonsignificant, other important conclusions can still be made. The majority of this sample (54.4%), who were self-identified Seventh-day Adventists, did not engage in premarital sex. It may be concluded that attending a conservative school and commitment to conservative beliefs may still have an overall influence in premarital sexual behavior, even if it may just be a result of parental, peer, and systemic pressures to avoid engaging in premarital sex.

With the majority of the sample being female (66%), the result that the majority did not engage in premarital sex supports prior research (Ladd, 1995), which stated that
 females are less likely than males to engage in premarital sex.

The overall findings on the moral development variable may suggest that subjects' cognitive processing and conceptual adequacy may be preempted by religious ideology. Thus, commitment to the organization may preempt their own appraisal of the moral dilemmas found in this study. The factors of what contribute to premarital sexual behavior may be too extensive and complex to be studied except by focusing on individual rather than group behavior.

**Recommendations for Further Study**

On the basis of the conclusions formulated from this research, specific recommendations for additional research are presented.

1. Additional research would be valuable with a randomized selection of youths and young adults. It would be helpful to have a variety of religious denominations participate in the study. In this study, all of the schools were Seventh-day Adventist schools. This may have resulted in too much uniformity among the students. Perhaps using students who attend public universities would provide a more diverse population.

2. Additional research into the principled morality reasoning of conservative Christians is needed. This may be helpful to determine the key factors that this group thinks is important in determining what to do in a given situation (Does religious ideology preempt students' own appraisal of the situation?).

3. Additional research using an interview or case study method might be more helpful in examining adolescent or college students' premarital sexual behavior. More
in-depth information might be gathered than what is gained from a questionnaire. More
detail could be given about the thoughts, feelings, and pressures that the youth were
experiencing before making the decision to engage or not engage in premarital sex.

4. Additional research addressing the role of culture and parental values for
college students engaging or not engaging in premarital sex would be helpful. This
would help to determine if these factors are still influencing students at the college level.
Dear Student:

I am currently a doctoral student in Counseling Psychology at Andrews University. I am conducting this study as part of my dissertation. This study explores the attitudes, beliefs, and behavior of students. Three schools will be participating in this study including yours.

This study is confidential, meaning that you should not write your name on the questionnaire, and that the information will not be used in any way that would lead to your being identified. The results of this study will be presented in summary form as part of a dissertation project. Participation in this study is completely voluntary, and refusal to participate in the survey will in no way affect your status as a student at the university.

This project consists of one questionnaire with six sections. You are asked to complete all items on all six sections. Although the items address some very sensitive issues, please respond as truthfully and accurately as possible. Please return the questionnaire to the experimenter/teacher at your next class.

I deeply appreciate your cooperation and support. If you wish further information or are interested in the results, e-mail me at fennell@andrews.edu.

Sincerely,

Jacynth A. Fennell, M.A.
INSTRUCTIONS

1. Most of the questions can be answered by circling, checking, or writing a number. There are certain items that you are asked to write a short answer (usually a few words).

2. Please read the specific instructions for each section carefully. Please answer all questions. Try to go through the questionnaire quickly but accurately. Answer the questions in order. If you wish to modify or explain an answer use any available space but be sure to place a check mark by an answer first.

3. This questionnaire is completely confidential.
   A. Please remember not to place your name anywhere on the questionnaire.
   B. The questionnaire will only be looked at by the experimenter.
   C. Results will be reported only in statistical, summary form.

4. Please try to be as accurate and truthful as possible.

5. This study involves asking a number of questions about topics that are private in nature. If you find it impossible to participate, please return the questionnaire to the experimenter/teacher, and discontinue your participation in this experiment.

6. When you have finished completing the questionnaire please place it in the envelope provided and return it to the researcher/teacher at the start of your next class period.
DEMOGRAPHIC INFORMATION

A. Please complete the following items by circling your response or filling in the blank.

1. Age: ____

2. Gender: 1. male 2. female

3. Major: ____________________ (e.g. Pre-Law, Psychology, Business)

4. Nationality: ____________________ (e.g. American, Canadian, Korean)

5. Ethnic Background:
   1. American Indian/Alaskan Native
   2. Asian or Pacific Islander
   3. Black, non-Hispanic
   4. Hispanic
   5. White, non-Hispanic

6. Are you a member of a religious faith or church? 1. Yes 2. No

7. If you are a member of a faith or church, circle which one:
   16. United Church of Christ 17. Other
SECTION I

B. Please answer each item as carefully and accurately as you can by placing a number by each one as follows:

1. Rarely or never true
2. True a little of the time
3. Sometimes true
4. True a good part of the time
5. True most or all of the time

Please begin.

___ 1. I seldom pass up an opportunity to have a good time.
___ 2. My life is pretty carefully planned.
___ 3. I'm easily drawn away from studying when more exciting or interesting activities come along.
___ 4. If a friend calls with an offer to have a good time, I usually drop what I'm doing and go along.
___ 5. I like it when things happen on the spur of the moment.
___ 6. I like to take chances.
___ 7. I usually consider the risks carefully before I take any action.
___ 8. If I don't do everything by the book, I feel guilty.
___ 9. Rules were made to be broken.
___ 10. I know some people whose "clocks" I'd clean if I were given the right opportunity.
___ 11. If it feels good, do it.
___ 12. Don't postpone until tomorrow a good time that can be had today.
___ 13. If desires weren't meant to be satisfied, we wouldn't have them.
___ 14. Most classes are boring.
___ 15. If you want to have fun, you have to be willing to take a few chances.
___ 16. Take your pleasure where and when you can get it.
___ 17. You should grab what you can get in this life.
___ 18. Most of the people who know me would describe me as very conscientious.
___ 19. It's hard to understand what old people find to get excited about in their lives.
___ 20. I'm pretty wild.
___ 21. My social life is extremely important to me.
___ 22. Eat, drink and be merry sums up my philosophy of life.
___ 23. I seldom lose my temper when I run into a frustrating person or situation.
___ 24. I sometimes find it exciting to do things for which I might get into trouble.
1. Rarely or never true
2. True a little of the time
3. Sometimes true
4. True a good part of the time
5. True most or all of the time

25. If things I do upset people, it's their problem not mine.
26. I don't have a lot of patience.
27. When I'm angry with someone, I usually feel more like yelling at them or hurting them than talking to them about why I'm mad.
28. I try to look out for myself first, even if it makes things difficult for other people.
29. I get mad pretty easily.
30. If I start a book or a project and it turns out to be a drag, I usually drop it for something more exciting or interesting.
31. I get bored easily.
32. I'm not very sympathetic to other people when they are having problems.
33. I try to avoid really hard courses that stretch you to the limit.
34. I will try to get the things I want, even when I know it's causing problems for other people.
35. I often do whatever brings me pleasure here and now, even at the cost of some distant goal.
36. Excitement and adventure are more important to me than security.
37. I much prefer doing things that pay off right away rather than in the future.
38. Often people make me so mad I'd like to hit them.
39. Sometimes I will take a risk just for the fun of it.
40. I often find that I get pretty irritated when things aren't going my way.
This questionnaire is designed to measure how you see yourself. It is not a test, so there are no right or wrong answers. Please answer each item as carefully and accurately as you can by placing a number by each one as follows:

1. Rarely or none of the time
2. A little of the time
3. Sometimes
4. A good part of the time
5. Most or all of the time

Please begin.

1. I feel that people would not like me if they really knew me well
2. I feel that others get along much better than I do
3. I feel that I am a beautiful person
4. When I am with other people I feel that they are glad I am with them
5. I feel that people really like to talk with me
6. I feel that I am a very competent person
7. I think I make a good impression on others
8. I feel that I need more self-confidence
9. When I am with strangers I am very nervous
10. I think that I am a dull person
11. I feel ugly
12. I feel that others have more fun that I do
13. I feel that I bore people
14. I think my friends find me interesting
15. I think I have a good sense of humor
16. I feel very self-conscious when I am with strangers
17. I feel that if I could be more like other people I would have it made
18. I feel that people have a good time when they are with me
19. I feel like a wallflower when I go out
20. I feel that I get pushed around more than others
21. I think I am a rather nice person
22. I feel that people really like me very much
23. I feel that I am a likeable person
24. I am afraid I will appear foolish to others
25. My friends think very highly of me

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3, 4, 5, 6, 7, 14, 15, 18, 21, 22, 23, 25

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SECTION III

Please answer each item as carefully and accurately as you can by placing a number by each one as follows:

1. Rarely or never influenced by peers
2. Slightly influenced by peers
3. Sometimes influenced by peers
4. Influenced by peers a good part of the time
5. Influenced by peers most or all of the time

___ 1. Whom to date
___ 2. Advice on personal problems
___ 3. Which social events to attend
___ 4. How often to date
___ 5. Participating in drinking parties
___ 6. In choosing future spouse
___ 7. Whether to go steady or not
___ 8. How intimate to be on a date
___ 9. Information about sex
SECTION IV

This questionnaire is aimed at understanding how people think about social problems. Different people often have different opinions about questions of right and wrong. There are no "right" answers in the way that there are right answers to math problems. I would like you to tell me what you think about several problem stories.

In this questionnaire you will be asked to give your opinions about several stories. Here is a story as an example.

Frank Jones has been thinking about buying a car. He is married, has two small children and earns an average income. The car he buys will be his family's only car. It will be used mostly to get to work and drive around town, but sometimes for vacation trips also. In trying to decide what car to buy, Frank Jones realized that there were a lot of questions to consider. Below there is a list of some of these questions.

If you were Frank Jones, how important would each of these questions be in deciding what car to buy?

Instructions for Part A: Sample Question
On the left hand side put an "X" in one of the spaces by each statement of a consideration. (For instance, if you think that statement #1 is not important in making a decision about buying a car, put an "X" in the space on the right.)

IMPORTANCE:

<table>
<thead>
<tr>
<th></th>
<th>Great</th>
<th>Much</th>
<th>Some</th>
<th>Little</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Whether the car dealer was in the same block as where Frank lives. (Note that in this sample, the person taking the questionnaire did not think this was important in making a decision.)</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Would a used car be more economical in the long run than a new car. (Note that an &quot;X&quot; was placed in the far left space to indicate the opinion that this is an important issue in making a decision about buying a car.)</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Whether the color was green, Frank's favorite color.</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Great</td>
<td>Much</td>
<td>Some</td>
<td>Little</td>
<td>No</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Whether the cubic inch displacement was at least 200. (Note that if you are unsure about what “cubic inch displacement” means, then mark it “no importance”.)

5. Would a large, roomy car be better than a compact car.

6. Whether the front connibilies were differential. (Note that if a statement sounds like gibberish or nonsense to you, mark it “no importance”.)

**Instructions for Part B: Sample Question**

From the list of questions above, select the most important one of the whole group. Put the number of the most important question on the top line below. Do likewise for your 2nd, 3rd and 4th most important choices. (Note that the top choices in this case will come from the statements that were checked on the far left-hand side—statements #2 and #5 were thought to be very important. In deciding what is the most important, a person would re-read #2 and #5, and then pick one of them as the most important, then put the other one as “second most important,” and so on.)

<table>
<thead>
<tr>
<th>Most Important</th>
<th>Second Most Important</th>
<th>Third Most Important</th>
<th>Fourth Most Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>2</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

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HEINZ AND THE DRUG

In Europe a woman was near death from a special kind of cancer. There was one drug that the doctors though might save her. It was a form of radium that a druggist in the same town had recently discovered. The drug was expensive to make, but the druggist was charging ten times what the drug cost to make. He paid $200 for the radium and charged $2000 for a small dose of the drug. The sick woman's husband, Heinz, went to everyone he knew to borrow the money, but he could only get together about $1000, which is half of what it cost. He told the druggist that his wife was dying, and asked him to sell it cheaper or let him pay later. But the druggist said, "No, I discovered the drug and I'm going to make money from it." So Heinz got desperate and began to think about breaking into the man's store to steal the drug for his wife.

Should Heinz steal the drug? (Put an "X" by one)

_____ Should steal it _____ Can't decide _____ Should not steal it

IMPORTANCE:

1. Whether a community's laws are going to be upheld.
2. Isn't it only natural for a loving husband to care so much for his wife that he'd steal.
3. Is Heinz willing to risk getting shot as a burglar or going to jail for the chance that stealing the drug might help?
4. Whether Heinz is a professional wrestler, or has considerable influence with professional wrestlers.
5. Whether Heinz is stealing for himself or doing this solely to help someone else.
6. Whether the druggist's rights to his invention have to be respected.
7. Whether the essence of living is more encompassing than the termination of dying, socially and individually.
8. What values are going to be the basis for governing how people act towards each other.
9. Whether the druggist is going to be allowed to hide behind a worthless law which only protects the rich anyhow.
10. Whether the law in this case is getting in the way of the most basic claim of any member of society.
11. Whether the druggist deserves to be robbed for being so greedy and cruel.
12. Would stealing in such a case bring about more total good for the whole of society or not.

From the list of questions above, select the four most important:

Most important ______
Second Most Important ______
Third Most Important ______
Fourth Most Important ______
ESCAPED PRISONER

A man had been sentenced to prison for 10 years. After one year, however, he escaped from prison, moved to a new area of the country, and took on the name of Thompson. For 8 years he worked hard, and gradually saved enough money to buy his own business. He was fair to his customers, gave his employees top wages, and gave most of his own profits to charity. Then one day, Mrs. Jones, an old neighbor, recognized him as the man who escaped from prison 8 years before, and whom the police had been looking for.

Should Mrs. Jones report Mr. Thompson to the police and have him sent back to prison? (Check one)

___ Should report him  ___ Can't decide  ___ Should not report him

IMPORTANCE:

<table>
<thead>
<tr>
<th>Importance</th>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great</td>
<td>1. Hasn't Mr. Thompson been good enough for such a long time to prove he isn't a bad person?</td>
</tr>
<tr>
<td>Much</td>
<td>2. Every time someone escapes punishment for a crime, doesn't that just encourage more crime?</td>
</tr>
<tr>
<td>Some</td>
<td>3. Wouldn't we be better off without prisons and the oppression of our legal systems?</td>
</tr>
<tr>
<td>Little</td>
<td>4. Has Mr. Thompson really paid his debt to society?</td>
</tr>
<tr>
<td>No</td>
<td>5. Would society be failing what Mr. Thompson should fairly expect?</td>
</tr>
<tr>
<td></td>
<td>6. What benefits would prisons be apart from society, especially for a charitable man?</td>
</tr>
<tr>
<td></td>
<td>7. How could anyone be so cruel and heartless as to send Mr. Thompson to prison?</td>
</tr>
<tr>
<td></td>
<td>8. Would it be fair to all the prisoners who had to serve out their full sentences if Mr. Thompson was let off?</td>
</tr>
<tr>
<td></td>
<td>9. Was Mrs. Jones a good friend of Mr. Thompson?</td>
</tr>
<tr>
<td></td>
<td>10. Wouldn't it be a citizen's duty to report an escaped criminal, regardless of the circumstances?</td>
</tr>
<tr>
<td></td>
<td>11. How would the will of the people and the public good best be served?</td>
</tr>
<tr>
<td></td>
<td>12. Would going to prison do any good for Mr. Thompson or protect anybody?</td>
</tr>
</tbody>
</table>

From the list of questions above, select the four most important:

Most Important  
Second Most Important  
Third Most Important  
Fourth Most Important
Fred, a senior in high school, wanted to publish a newspaper for students so that he could express many of his opinions. He wanted to speak out against the war in Vietnam and to speak out against some of the school’s rules, like the rule forbidding boys to wear long hair.

When Fred started his newspaper, he asked his principal for permission. The principal said it would be all right if before every publication Fred would turn in all his articles for the principal’s approval. Fred agreed and turned in several articles for approval. The principal approved all of them and Fred published two issues of the paper in the next two weeks.

But the principal had not expected that Fred’s newspaper would receive so much attention. Students were so excited by the paper that they began to organize protests against the hair regulation and other school rules. Angry parents objected to Fred’s opinions. They phoned the principal telling him that the newspaper was unpatriotic and should not be published. As a result of the rising excitement, the principal ordered Fred to stop publishing. He gave as a reason that Fred’s activities were disruptive to the operation of the school.

Should the principal stop the newspaper? (Check one)

___ Should stop it ___ Can’t decide ___ Should not stop it

IMPORTANCE.

Great Much Some Little No

1. Is the principal more responsible to students or to the parents?
2. Did the principal give his word that the newspaper could be published for a long time, or did he just promise to approve the newspaper one issue at a time?
3. Would the students start protesting even more if the principal stopped the newspaper?
4. When the welfare of the school is threatened, does the principal have the right to give orders to students?
5. Does the principal have the freedom of speech to say “no” in this case?
6. If the principal stopped the newspaper would he be preventing full discussion of important problems?
7. Whether the principal’s order would make Fred lose faith in the principal.
8. Whether Fred was really loyal to his school and patriotic to his country.
9. What effect would stopping the paper have on the student’s education in critical thinking and judgments?
10. Whether Fred was in any way violating the rights of others in publishing his own opinions.
11. Whether the principal should be influenced by some angry parents when it is the principal that knows best what is going on in the school.
12. Whether Fred was using the newspaper to stir up hatred and discontent.

From the list of questions above, select the four most important:

Most Important ———
Second Most Important ———
Third Most Important ———
Fourth Most Important ———
SECTION V

Please answer the following questions as accurately as possible by circling the appropriate response or by filling in the blank.

1. I have had premarital sexual intercourse:
   A. Yes
   B. No

2. If you answered "Yes" to #1, state your relationship to your first sexual partner.
   A. Boyfriend/girlfriend
   B. Fiance
   C. Older relative
   D. Family friend
   E. Stranger
   F. Other (please state relationship):

3. If you answered "Yes" to #1, at what age did your first experience occur? ___

4. At the time of your first experience did you feel pressured or forced (coerced) or did you freely agree (consented)? Indicate by circling where you fit in on this 5-point scale.

   1. Totally pressured or forced
   2. Mostly pressured or forced
   3. Undecided
   4. Mostly agreed
   5. Totally agreed
SECTION VI

Please indicate your agreement or disagreement with each of the statements by putting a number in the appropriate space according to the following code:

1. Complete and thorough disagreement
2. Disagree but not completely
3. Undecided
4. Agree but not completely
5. Complete and thorough agreement

1. God knows our every thought and movement.
2. I have no doubt that there is a God.
3. The idea of God is useless.
4. The idea of God gives us an explanation of how life began.
5. I believe that there is a God.
6. It is simple-minded to picture any God in control of the universe.
7. God is only a product of man's imagination.
8. God is merely the name given by man to all the physical laws governing the world.
9. The orderliness of the universe is the result of a divine plan.
10. I haven't reached any definite opinion about the idea of God.
11. Science has really not explained when and how life began.
12. There is a divine plan and purpose for every living person and thing.
13. God is a divine person, not merely the indication of the workings of nature.
14. God is only a product of the human mind.
15. God made everything, the stars, the animals, and the flowers.
16. All people are God's children.
17. I do not know whether I ought to believe in God.
18. There is a far better way of explaining the working of the world than to believe in any God.
19. Belief in God is the most important thing in life.
20. God is constantly with us.
21. People should pray at all meals.
22. The prayers of a sinner are as important to God as those of a saint.
23. Prayer is only for women and children.
24. I believe that when my friends pray for me it really helps.
25. Prayers go no farther than the ceiling of the room in which they are said.
26. Unless you are saved there is no use praying.
27. God listens to the prayers of all people.
28. I believe in the power of prayer.
29. People should pray even if they are not asking for anything.
30. The Bible is the word of God.
1. Complete and thorough disagreement
2. Disagree but not completely
3. Undecided
4. Agree but not completely
5. Complete and thorough agreement

31. The Bible in many ways has held back and slowed down human progress.
32. The holy writings of all religions have a lot that is good in them.
33. I believe that the Bible is not the word of God.
34. There is actually no such thing as good or evil, only the actions of men.
35. There is a great struggle going on in the world between the forces of God and the forces of the devil.
36. It is not sinful to hurt yourself, but it is sinful to hurt someone else.
37. In the end, evil actions will be punished.
38. Our good actions are rewarded both by the good feelings they give us and by the praise and thanks of people we are good to, but by nothing else.
39. People who disobey God's laws will be punished.
40. The only rewards and punishments we get for our actions take place here on earth.
41. The soul lives on after the body dies.
42. There is no life after death.
43. There is life after death.
44. The only life after death that men have is their influence upon their children and other people.
45. Belonging to a church (synagogue) gives meaning to life.
46. The church (synagogue) claims to tell Christians (Jews) how to live without knowing how things are going in today's world.
47. Belonging to a church (synagogue) helps people to be better persons.
48. No thinking man would be interested in the church (synagogue).
49. Without the church (synagogue), there would be a breakdown in morality.
50. The church (synagogue) breeds narrow-mindedness, fanatics, and prejudice.
51. The church (synagogue) exists because of old superstitions.
52. We can work on the Sabbath if it is really necessary.
53. All public places where you have fun should be closed on the Sabbath.
54. It makes little difference to me whether we keep the Sabbath.
55. Keeping the Sabbath is based on childish beliefs.
56. Everyone should go to services on the Sabbath.
57. People should attend religious services once a week, if possible.
58. Everyone should have sympathy for anyone in trouble.
59. Everyone should regard the needs of others as equally important as his own.
60. We should use our time to serve God and our fellow man.
61. Everyone should try to avoid hurting anybody.
1. Complete and thorough disagreement
2. Disagree but not completely
3. Undecided
4. Agree but not completely
5. Complete and thorough agreement

62. We should love our friends, but only tolerate our enemies.
63. Everyone should have friendly feelings toward all kinds of people.
64. We should help the poor, even if they are not willing to help themselves.
REFERENCE LIST


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VITA

Name: Jacynth A. Fennell

Date of Birth: May 7, 1966

Place of Birth: London, England

EDUCATIONAL BACKGROUND:

1996-Present  Doctor of Philosophy - Counseling Psychology
              Andrews University, Berrien Springs, MI

1992          Master of Arts in Community Counseling
              Andrews University, Berrien Springs, MI

1989          Bachelor of Arts (Honors) in Psychology and Law
              Carleton University, Ottawa, ON, Canada

PROFESSIONAL EXPERIENCE:

1996          Caseworker
              Municipality of Metropolitan Toronto

1994-1996     Intake Worker
              Children’s Services