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Why marry? : a comparative study of union formation in Spain, Germany and France

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Abstract: La tesis fue defendida en la Universidad Complutense de Madrid. El director de la misma fue Richard Breen. La tesis estudia la formación de uniones consensuales (cohabitación). ¿Por qué algunas parejas deciden co-habitar frente a casarse? ¿Qué explica la transición de la cohabitación al matrimonio? La investigación se basa en la encuesta de fecundidad de las familias llevada a cabo por las Naciones Unidas y realiza un análisis longitudinal con historias de acontecimientos (event history analysis) para entrevistados en España, en Francia y en Alemania, con resultados bastante similares en los tres países. Según el argumento principal, la opción del matrimonio responde a un interés por asegurar las inversiones realizadas en la relación de las dos personas – inversiones tanto de carácter material como referidas a tener hijos o a abandonar el mercado laboral o no. Y entiende que los costes de ruptura de una unión consensual y los costes de romper un matrimonio difieren y explican una buena parte de la dinámica de estas uniones.

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Instituto Juan March de Estudios e Investigaciones

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**WHY MARRY?
A COMPARATIVE STUDY OF UNION FORMATION
IN SPAIN, GERMANY AND FRANCE**

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PREFACE

In all Western societies, marriage is the most usual way to form a family. It acts as a benchmark, holding a very special meaning regarding the transition to adulthood. However, marriage rates are declining all over the Western world; this decline began in the 1960s and was already visible in Southern European countries in the 70s (Bachrach *et al.* 2000, Kiernan 2002). The trend towards less marriage coexists with broader changes in the idea of the family itself. Homosexual unions, lone motherhood, or stepfamilies are no longer exceptional behaviours, and this new reality is reflected both in public opinion and in the agenda setting of governments and political parties. The evolution has been remarkable even in countries supposed to be traditional concerning family values, like Spain.

For those who marry, the trend everywhere is to do it at an older age; the average age at first marriage having increased by between 2 and 4 years since 1975. This decline in marriage rates has been accompanied by a rise in cohabitation. 56% of women who married in the 90s in the United States had previously cohabited, 92% of first unions in Sweden were cohabitations, 12% in Italy (Bachrach *et al.* 2000). This coincidence of facts has made some authors think that cohabitation plays an important role in declining rates of marriage (Bumpass 1991). In fact, there are few cohabitations which remain as such for a long time. Most of them dissolve by either marrying or breaking up (Smock 2000), although again, they do it at different rates across nations.

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Cohabitation is a flexible living arrangement. Not only due to its lack of formality and regulation, but also because of its nature. Cohabitation is not only a substitute of marriage for those couples who cannot marry; it is also a probation period; a temporary, unintended state; or a conscious choice for those opposed to traditional marriage. It can be initiated in any of these forms and then switch to a different one; it can affect the partners but also their children; it can involve economic relations similar to those of marriage, but which depend only on the partners' arrangements.

The meaning of cohabitation is fuzzy, and implies constant dialogue with the ideas of marriage and family. Its elusive nature makes it very difficult to characterise, but at the same time makes it a challenging subject. The challenge is even more salient if we take into account the dichotomy individual/society, because the characterisation of consensual unions at the social level (as reflected by surveys and public opinion) does not necessarily fit the image that cohabiting couples have of themselves and their unions, as opposed to married couples or singles.

As in any other research, several assumptions have been made concerning the object of study and methodology, but I have tried to provide arguments for my choices. The first assumption is that if we want to learn something about the nature of this living arrangement, we need to study the micro-level, the reasons why a couple may decide to cohabit instead of marry or stay living apart together (LAT). A second assumption is that decisions on union formation are taken in a rational way; this does not mean that a list of pros and cons is made, but that individuals are aware of the advantages of one or the other living arrangement; or simply that they have preferences that they want to realise.

From such perspective, marriage and cohabitation seem to offer many similar advantages, which have been highlighted by the literature: companionship and love, stable sexual relations, childbearing, and the economies of scale of living together (Oppenheimer 1995). Intuitively, entry into marriage is usually more expensive than staying in a consensual union, and exit from marriage is usually more expensive than exit from cohabitation (at

least for the partner who has to pay an alimony). But there are many factors, other than tradition, which may explain why people keep marrying, such as gendered specialisation of work or the legal coverage obtained from institutions, and all of them should be taken into account. What we do not know is how these factors are weighted by couples when they take decisions on union formation.

This research intends to provide a deeper understanding of the meaning of cohabitation nowadays, as interrelated with alternative states. In order to do so, this dissertation will focus on two transitions into partnerships: entry into cohabitation and then entry into marriage from cohabitation. I present a comprehensive explanation which tries to overcome some problems associated with the study of consensual unions. These studies usually proceed at the country level, or if they compare cohabitation across countries, they use regression models but lose meaningful information about the context. The format of a dissertation is adequate for performing econometric analysis but allows us to devote some space to the more detailed study of contextual variables as well, which requires a narrative approach.

Furthermore, the causal mechanisms proposed in the theoretical model allow for a comprehensive consideration of marriage and cohabitation as interdependent states. The decision-making process is based on the same variables and institutional factors for both union types, and therefore enables the simultaneous study of the two transitions mentioned above.

This dissertation is divided into two parts. The first one focuses on theory; the second one on the empirical analysis. Chapter 1 presents the object of study from an international perspective, and in order to do so it provides some facts about extension and relevance of cohabitation for the study of family formation; as well as about the socio-economic profile of cohabitators versus marrieds. It also summarises the main theories on the nature of cohabitation, and their relation with those facts.

Chapter 2 introduces my approach to the object of study in terms of transitions from one living state to another; it

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characterises the rational choice perspective that individuals are supposed to follow when they take decisions, and identifies the variables that the literature on cohabitation has found significant in previous studies; both at the individual and the institutional level.

Chapter 3 presents the theoretical model of this research and spells out the hypothesis to be tested, based on the evidence and theorisation summarised in previous chapters. It also draws the research strategy to be followed in the second part of the dissertation, and justifies the election of Spain, Germany and France as relevant cases of study.

Chapter 4 is the first empirical chapter, describing the evolution and current features of the variables of interest, such as education, women's employment and patterns of union formation. This analysis is performed using descriptive statistics, for each country separately, but following the same structure for the three of them. A final section compares and summarises the findings of this chapter.

Chapter 5 is devoted to the statistical analysis of the relevant transitions in family formation: first union formation and transition from cohabitation to marriage, as well as current status. Regression models were run for each country using binomial and multinomial logistic regression techniques.

Finally, a general discussion of the findings in both empirical chapters and their implications for the theoretical model and proposed hypotheses is presented in Chapter 6.

CHAPTER 1. COHABITATION IN INTERNATIONAL PERSPECTIVE

1.1. Introduction

In order to understand how people make their steps in forming a family, and if we want to understand these decisions as rational, we need to have some information about all alternative behaviours: singlehood, cohabitation and marriage. That is, we need to know something about the three possible states and their characteristics, since we are dealing with interrelated events (Blossfeld and Mills 2001; Brien 1999).

Let me start with some definitions. We define marriage as “*a legally and socially recognised union, ideally life-long, that entails sexual, economic, and social rights and obligations for the partners.*” Cohabitation is an “*intimate sexual union between two unmarried partners who share the same living quarters for a sustained period of time.*”(Waite 2000) Singles would be those unmarried persons who do not share living quarters with their sexual partner.¹

¹ In this first, general chapter, cohabitation is taken as a unitary phenomenon, in the sense that cohabitators are supposed to be never married individuals. However, throughout these sections it will be shown that we can differentiate between two main types of cohabitating unions: on the one hand, those unions where both partners are singles (pre-marital); on the other hand, those where at least one of the partners has experienced a marital union (post-marital). It can be argued that these

The first thing to do is to characterise and describe our object of study, which is, as will be shown, more complex than it seems. Therefore in this first chapter the literature on cohabitation will be reviewed from the most descriptive perspective. To achieve this, two approaches and units of analysis will be combined. Section 1 is purely descriptive: it looks at cohabitation “from the outside,” and provides a portrait of cohabitation starting at the country level of analysis; and in a second part, it focuses on the individual level and on the socioeconomic variables that can be of help in order to know who cohabits.² Section 2 takes a look at cohabitation “from the inside,” in the sense that it critically reviews the literature on the nature of the relationship. The last section summarises the main points of this chapter.

1.2. Cohabitation and its prevalence in different countries. Relevance of the study of cohabitation as a new family building process

According to a United Nations Report³ “one of the most significant changes in the fourth quarter of the twentieth century was the increase in the proportion of men and women living together without formal marriage.” It has definitely been an important change, but cohabitation was not new in many cases.

The origins and spread of this living arrangement are only traceable in some countries. According to Haskey (2001), as a mass phenomenon in Western and Northern European states, these unions first appeared in the second half of the nineteenth century, in the industrial working classes of Great Britain, and have remained popular in that *milieu* ever since; and particularly among

two categories do not follow the same path in terms of family formation, and the aim of this research will be to study the first of them.

² The study of cohabitation is always related to countries, as we will see in this chapter.

³ United Nations, *Partnership and reproductive behaviour in low fertility countries*: New York, United Nations, 2003.

the low-paid, unskilled blue-collar workers. In Southern and Eastern Europe, this type of conjugal arrangement was either very rare or non-existent. Russia from 1918 to the early 1930s had experienced an exceptional period when cohabitation was popular among urban youth as a form of “revolutionary denial” of bourgeois marriage; in the 1930s, this attitude was replaced by a strong commitment to the stable, and duly registered “proletarian family.”

But the origins seem to be even older in Sweden, the country where this union type is most widespread. Jan Trost (1985) reported that in the 1960s cohabitators and others often referred to cohabitation in terms dating from the beginning of this century; as “conscience marriage” (the highly publicised unions of a few intellectuals who were opposed to church marriage) or “Stockholm marriage” (the unions of Stockholmers who were unable to afford what were felt to be the essential trappings of married life, but did not wish to defer living together).

Whatever its nature, cohabitation and marriage are two living arrangements coexisting in all societies. The aim of this section is to describe the most salient facts about cohabitation; we will start by examining variables observed at the national level and then go on to examine variables related to socioeconomic status, at the individual level.

1.2.1. Possible scenarios according to the extension, duration and dissolution of consensual unions

Since the 1970s, cohabitation has diffused across Western European countries and has become quite popular in many of them, especially in Scandinavia and in France. But the speed at which cohabitation has become popular, as well as the number of cohabitants at any given point in time varies greatly across countries. Cohabitation is much more prevalent in the North/East of Europe, and least popular in the South/West. For instance, by age 25, only 7% of women born between 1960 and 1965 in Spain

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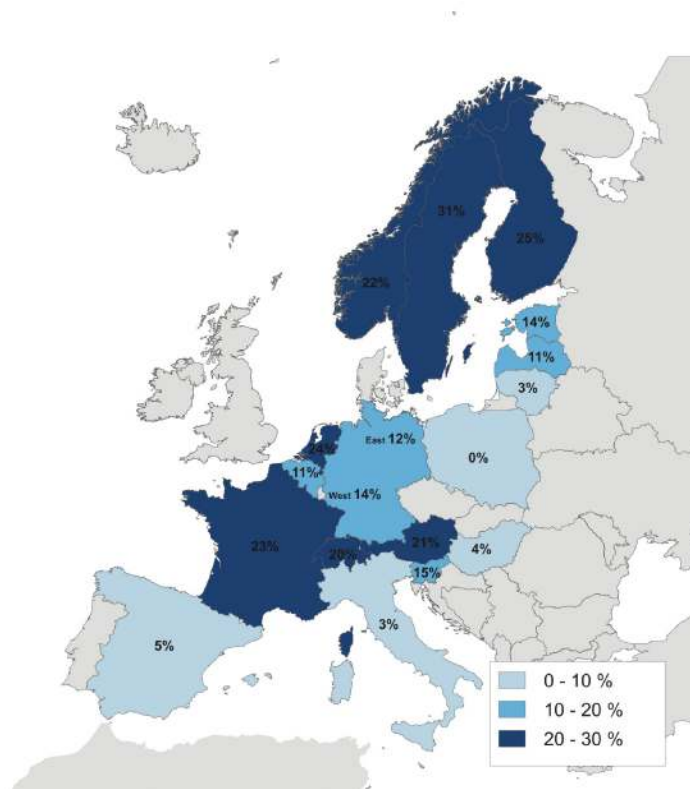
had ever lived in a consensual union, whereas this percentage was 46% for France and 74% for Sweden (Kiernan 2002). One line of enquiry on consensual unions has focused specifically on this quantitative aspect related to the prevalence and popularisation of this living arrangement (Batalova and Cohen 2002; Blossfeld 1995; Castro Martín 1999; Heuveline and Timberlake 2004a; Heuveline and Timberlake 2004b; Höpflinger 1999; Iacovou 1998; Kiernan 2000; Kiernan 2001; Klijzing and Macura 1997; Miret Gamundi 2003; Nazio and Blossfeld 2002, 2003; Svarer 2004; United Nations, 2003; Waite 2000).

In this descriptive section we must be aware that the prevalence of cohabitation can be measured with somehow different results. Nazio and Blossfeld (2002) have shown that cohabitation follows a diffusion pattern within cohorts, and that this living arrangement is more common among younger people, older cohorts having lower percentages of cohabitants; but diffusion patterns across cohorts are not so clear. If we want to know how many people cohabit in one country, we may either look at the whole population or at a specific cohort or age group. Clearly, the percentage of people who have ever cohabited does not change, but depending on the dynamics of the diffusion process, 25% of young people cohabiting at a specific moment may have different effects on the extension of consensual unions across time; and will thus mean much more cohabitation in the near future.

Bearing this in mind, most authors and data sources seem to agree with a distribution of consensual unions in European countries. The following map is provided as an illustration of these basic facts.

Consensual unions are most prevalent in Scandinavian countries (Sweden, Norway, Denmark, Finland) and in France. Southern European countries (Italy, Spain, Portugal and Greece) are those with the lowest proportion of cohabitants, together with some Eastern European countries such as Latvia, Hungary or Poland. The rest of countries constitute a heterogeneous intermediate group.

Figure 1.1. Percentage of women (25-29) in a cohabiting union



Heuveline and Timberlake (2004a) went one step further in these descriptive studies, and identified six conceptually distinct ideal types of cohabitation with respect to family formation, reproduced in Table 1.1. Their indicators were the incidence of cohabitation, its median duration, and the percentage ending in marriage; both from women's and children's perspective. Their ideal types are closely related to the meanings attributed to cohabitation, which will be discussed in depth in section 2; but it

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is important to introduce their classification in this section too. The following table reproduces their ideal-typical roles⁴ and the corresponding countries.

It is important to remark that this is the most exhaustive and widely used classification of cohabiting unions at present. However, it has several problems and is subject to discussion. First, it was built with FFS data from seventeen countries, and thus, not every possible case was included. For those included, sometimes they do not fit our intuition, and most surprisingly, they do not fit the authors' predictions; for example, cohabitation does not seem to play the same roles in all Scandinavian countries. And second, even inside each cell we find heterogeneity, and this is obviously problematic. For instance, the incidence of cohabitation in Hungary and Belgium is almost 20% and it is considered low, whereas in Slovenia, Canada or the Czech Republic it is about 35% and considered high. The difference is not so marked if we take into account the variance of the distribution: on the ends we have Poland (4.7%) and Sweden (82.6%). The authors remark that for some countries several indicators do not match the predictions of the theoretical model; this will be discussed with more detail in the second part of this chapter.

What can be derived from this is that cohabitation is a heterogeneous phenomenon, even if we examine it at an aggregate level and only in terms of three indicators. Therefore we have to be very careful when drawing conclusions from general types, since they may not be so general after all. Another thing that we learn is that if we want to have more fine-grained information on consensual unions we need to take a look at the micro level.

⁴ Empirical indicators for children are not included.

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Table 1.1. Ideal-typical roles of cohabitation

Role	Description	Incidence	Median duration	% ending in marriage	Countries
A. Marginal	Not prevalent and likely discouraged by public attitudes and policies	Low	Low	High	Belgium, Italy, Hungary, Spain, Portugal
B. Prelude to marriage	Pre-reproductive phase for adults	High	Low	High	Czech Republic, Switzerland
C. Stage in the marriage process	Transitory phase in reproduction. Unions tend to be longer, and children are more likely to be born into cohabitation than in (B), but with shorter exposure	High	Low	High	Austria, Finland, Germany, Latvia, Slovenia
D. Alternative to single	Primarily brief, non-reproductive unions that end in separation instead of marriage	High	Low	Low	New Zealand, U.S.
E. Alternative to marriage	Discrete component of the family system. Adult cohabitation prevalent, and for longer than in (C). Low proportion marry, and more exposure during childhood than in (C)	High	High	Low	Canada, France
F. Indistinguishable	Little social distinction between cohabitation and marriage. Children more likely than in (E) to experience the marriage of parents, because cohabitation is not seen as an alternative to marriage	High	High	Low	Sweden

Source: Heuveline and Timberlake (2004a).

1.2.2. Sociological profile of cohabiting unions

We have just seen that cohabitation varies significantly across countries in terms of its incidence, the duration and stability of unions. The enquiry on cohabitation has then lead to the question: are cohabitators and marrieds different? Most research about consensual unions deals with this question more or less directly and the main variables of interest have been those related to economic status, education and “values.”

Economic status

We must note that this question is already present in the debate about the origins of cohabitation. For some countries we could trace which social groups were the initiators, and their identity as groups is related to the distribution of the mentioned variables: in the case of Sweden, working classes (therefore with lower socio-economic status and lower educational levels) and intellectuals (the opposite end of the distribution).

The economic situation of cohabitators has been profusely studied, and it is very interesting to do so in order to test the hypothesis that people cohabit because they cannot afford to marry. In this sense, high economic requirements may act more by encouraging a trial period, postponing marriage until better times arrive. The role of economic status, or occupational status as a proxy, has been studied with special detail in the United States (Clarkberg 1999; Clarkberg, Stolzberg and White 1995; Haskey 2001; Kiernan 2004; Kravdal 1999; McLaughlin 1997; Oppenheimer 1988, 1999; Oppenheimer, Kalmijn and Lim 1997; Raymo 2004; Sassler 1999b, 2003; Seltzer 2004; Smock 1997, 2000, 2002; Smock, Manning and Porter 2004; Sweeney and Cancian 1996; Tanfer 1987; Waite and Spitze 1981).⁵ The literature shows an established fact; namely that in the US cohabitation is most popular among those with lower socio-economic status, which is often related to lower levels of educational attainment. The same pattern applies to the UK (Berrington and Diamond 2000; Kiernan 2004; Kiernan 1993; Murphy 2000; Seltzer 2004). But this is not the case in other countries; for instance, in Spain it is quite the opposite (Meil

⁵ For the US there are many studies on the effects of race (Lichter, D. *et al.* 1992.; Manning, W. and P.J. Smock. 1995; Smock, P.J. and W. Manning, 2002; Teachman, J.D., *et al.* 1987). I do not include it in this section because, on the one hand, this variable is often correlated with the main variables mentioned before, and its independent effect is not clear; on the other hand, in most Western countries race diversity is not as crucial as it is in the US and therefore it does not apply.

Landwerlin 2003). These variations may also be related to the level of diffusion of cohabitation. That is, in Sweden, where 92% of individuals are or have been cohabitators, we are very unlikely to find major differences between cohabitators and marrieds. In Italy or Spain, there are few cohabitators. The decision to break with normal behaviour in these countries is more difficult to take, and differences may be remarkable. High economic requirements may act more by encouraging a trial period, postponing marriage until the desired standards are met.

Education

Educational attainment also plays a role in union formation, and it is often studied as related to occupational status and earnings prospects. The above mentioned works also explore educational variables and find a correlation between economic status and educational attainment. This variable is also very important for one line of enquiry focused on the independence hypothesis (Becker 1981), which states that women will find it less beneficial to marry if they are economically independent (and their potential to be so is measured through educational attainment), since they will no longer depend on a man to earn their living. Many works have tried to relate educational levels to union formation (Billari and Philipov 2004; Blau, Kahn and Waldfogel 2000; Blossfeld 1995; Blossfeld and Huinick 1991; Blossfeld 1992; Bracher and Santow 1998; Bracher 1994; Clarkberg 1999; Finnas 1995; Goldscheider, Turcotte and Kopp 2001; Goldscheider and Waite 1986; Goldstein and Kenny 2001; Hakim 2000; Hill and Kopp 1999; Lichter 1992; Liefbroer 1991; Lloyd 1996; Müller, Timm and Sommer 1999; Ono 2003; Oppenheimer 1988, 1995, 1999; Perkins and Meris 1996; Santow and Bracher 1994; Sassler 1999b; Shirahase 2000; Simò, Martín and Bonmatí 2003; Smits, Ultee and Lammers 1996; Sorensen 1995; Sweeney and Cancian 1996; Thornton 1992, 1995; Waite and Spitze 1981; Wu and Pollard 2000) and also to test whether the same hypothesis applies to cohabiting unions in countries such

as Sweden (Bracher and Santow 1998; Sorensen 1995), Finland (Finnas 1995), Germany (Hill and Kopp 1999; Liefbroer 1991; Müller *et al.* 1999), Netherlands (Liefbroer 1991), United States (Oppenheimer 1995, 1997; Thornton 1995) or Spain (Domínguez and Castro Martín 2005).

Santow and Bracher (1994), as well as Goldscheider *et al.* (2001) find that, in Sweden, economic independence promotes the formation of consensual unions for men and women. But then, the higher the educational achievement, the higher the rate at which those cohabitations are converted into marriages. For direct marriage, without prior cohabitation, the pattern is similar; both educational attainment and labour market activity increase the rate of direct marriage. The same authors study another country, Australia (Santow and Bracher 1994), and find that women's activity increases the odds of entering marriage but decreases those of entering a consensual union; however, there was no significant effect of educational attainment. For the US, Goldscheider *et al.* (2001) and Thornton (1995) present evidence that points at educated people preferring marriage over cohabitation; this is so even among couples with children (Carlson, McLanahan and England 2003). Goldscheider (2001) carried out a comparative study of the independence hypothesis, for Canada, U.S.A, Italy and Sweden, taking marriage and cohabitation as competing risks. They only got favourable results for Italy, where the fact of having completed college education increased the risk of entering any union (the increase was higher for cohabitation than for marriage); and for Canada, where college education increased the risk of cohabiting but lowered the risk of marrying.

“Values”

Under this vague label we find an array of factors.⁶ The most straightforward should be values concerning marriage, its

⁶ Further references to these issues will be made in section 1.2.

importance as an institution, or its meaning in individual biographies. Since this is not a common question in social surveys, it has been analysed through qualitative studies, producing their own data (Manning and Smock 2003). More quantitative studies take as a proxy intention to marry, but it can be misleading, as it reflects intentions to marry the current partner, but not intention to marry in general. Most of the above mentioned descriptive studies for the US also have a look at this question. Their findings are coherent with the evidence from qualitative studies, namely that both cohabitators and marrieds do not differ much in their opinions about marriage.⁷

An additional issue related to values is religion and religious ascription. Some of the most important religious faiths indeed emphasise the role of marriage, and stigmatise unmarried cohabitation. This would be the case of Catholicism or Islamism. Most studies on cohabitation and marriage as competing risks introduce one variable related to religious practices, and it seems that being more religious inhibits cohabitation almost everywhere in the world. Evelyn Lehrer (2000, 2004) has studied the effect of different religious faiths on the probability of cohabiting (with data from the US). Her results showed that, for all faiths, those who were more religious cohabited less. Conservative Protestants and Catholics were the religious group with a smaller percentage of cohabitators. In her study in 2000, Jewish were the religious group with more cohabitants, but that effect was not clear anymore in her study of 2004.

But the choice to cohabit has also been related to more general values. The first studies on cohabitation (Bumpass 1991; Rindfuss 1990) often referred to value changes at an aggregate level. Secularisation, individualisation, the de-stigmatisation of premarital sex, and post-materialistic values (Inglehart 1971) are supposed to have made possible the spread of new living

⁷ Although they do differ in terms of fertility and of fertility expectations, which may again be a selection effect based on family-related values (Barber and Axinn 1998).

arrangements as cohabitation. This argument finds favourable evidence on the parallel change in values and the initial spread of cohabitation. The role of women's expectations has also been stressed, as related to the independence hypothesis and to their preferences over family and work (Hakim 2000).

Furthermore, cohabitation has been related to less traditional values, not only in terms of post-materialism, but also concerning gender roles and housework sharing at home. Women in unions always spend more time on household tasks than men, but cross nationally, the difference is bigger in married than in consensual unions (Batalova and Cohen 2002; Heimdal and Houseknecht 2003; Künzler 1999; South and Spitze 1994).

To sum up, what can be ascertained at this point is that cohabitators form a heterogeneous group, and that this heterogeneity is very visible across countries. Cross-sectionally, examining who the "median cohabitor" is, some common features emerge: on average, cohabitators are younger than marrieds, and they belong to particular educational and occupational groups; whether these are the more or less educated, it depends on the country. Education and values may be two important assets in certain institutional settings, where cohabitation is still stigmatised. Those who are more educated or who have more liberal values have a higher probability to break existing norms on union formation.

1.3. Meanings attributed to cohabitation and marriage

The aim of this section is to provide a deeper understanding of the meanings of cohabitation, by discussing those already observed in the literature. In the previous section, we have seen that cohabitation varies in prevalence across countries, and that so does the "median cohabitor" in terms of basic socio-economic variables, which I will refer to as "individual level" variables. We can then wonder whether cohabitation and marriage are the same type of relationship, whether they mean the same; and if not, what is the relation between them. This would entail trying to connect

subjective views on cohabitation to the empirical indicators mentioned (union duration, dissolution...), which will be referred to as “relationship level” variables.⁸ The purpose here is to present the different meanings attached to cohabitation in relation to marriage, and to show that the best strategy is to take cohabitation as a non-static living arrangement, whose different meanings may coexist at the same time and place.

The main theses view cohabitation either as an alternative state or as a previous stage to marriage (Rindfuss 1990). It may well be a mixture of the two, since many cohabitations end in marriage, others end in separation and others continue as such. Some authors have recognised this point, and have proposed that as cohabitation becomes more popular, it acquires different meanings (from an alternative state to a courtship step, etc.) which may exist at the same time in one society (Hoem and Hoem 1992; Murphy 2000).

Up to now, it is clear that cohabitation and marriage are two distinct states. What makes marriage the benchmark, apart from its historical role in family formation and as a key step in the transition to adulthood, is the level of commitment that it involves. When a couple marries, there is an intention of long duration; marriage is ideally lifelong. The commitment is legally (and/or religiously) asserted, in most cases through a public ceremony, in the presence of family and friends. We can assume that when partners marry, they are consciously accepting that commitment, since it is literally present in the formulations of the wedding ceremony. It seems quite straightforward that cohabitation does not include an external enforcement of a personal commitment, and there is evidence showing that non-marital unions have lower subjective levels of satisfaction and commitment feelings (Brown 1996; Kamp-Dusch, Cohan and Amato 2003; Rusbult, Johnson

⁸ Both “individual” and “relationship” variables are measured at the individual level, but it is necessary to make a conceptual distinction among those variables that affect just one partner and those which affect both partners.

and Morrow 1986; Thomson and Colella 1992).⁹ It is true that, due to the lack of legal enforcement, cohabitation seems better suited for people who do not want to commit themselves, but we have no reason to believe that the level of commitment to the relationship is lower for all consensual unions, because in some cases it will be the same.

This may be formulated in micro-economic terms.¹⁰ Forming a consensual union and getting married are two alternatives between which a couple must choose. Each alternative state has its own features which can make it more or less attractive. There is also uncertainty about the real value of many variables (for instance about the future of the relationship or about the partner's behaviour). Some individuals will have a preference for one of these states and they will try to materialise it. But if this was the general case, behaviour could only be explained in terms of desires and beliefs. It is more accurate to think that individuals or couples have ideas about what is most important for them, which can be taken as their utility functions, and that they pick the choice that suits them best. The core of this research is to investigate those features regarding the alternative states, as well as constraints which work at the institutional and at the aggregate level. The different meanings of cohabitation are dependent on this decision, and we have several possibilities.

Provided that both relationships were of a similar kind in terms of quality, then cohabitation and marriage would be alternative states that appear as very similar from the inside although subject to diverging social and external institutional requirements. Cohabitors do not marry either because they have a strong preference for cohabitation;¹¹ or because even if they want

⁹ The issue of relationship quality has been studied mainly as related to subsequent marital stability, and will appear again in the last part of this section.

¹⁰ This is crucial for the main argument of this research and will be developed in detail in Chapter 3.

¹¹ Or conversely, a strong prejudice against marriage.

to, there is some barrier of entry into marriage. This possibility is explored in part (a) of this section.

On the contrary, provided that cohabitation and marriage entailed different relationships, and assuming that marriage means the most committed stage, for those relationships with a lower degree of personal commitment, utility would be maximised by cohabitation and not by marriage. This possibility is explored in part (b) of this section.

The decision could be more strategic, and a couple may decide to cohabit at a first stage and marry at a second stage if their utility function results in other values due to external changes in the variables included in the function. This decision could also be taken as a means to reduce uncertainty on certain variables. This possibility is explored in part (c), on cohabitation as a selection process.

Finally, part (d) relates the theoretical proposals to the typology of cohabiting unions based on external indicators that have been introduced in section (1.1.b), and the last part (d) tries to reach a synthesis by providing a dynamic perspective on the nature of cohabitation.

1.3.1. Cohabitation as an alternative to marriage

There are several ways in which cohabitation may be an alternative state to marriage, and in this context, “alternative” means “replaceable”. What is implied is that it is an equivalent state (although not legally), and therefore that the couple wants to share a dwelling and to live as marrieds, but, for any reason, without marrying. As mentioned above, the intuitive reasons behind this behaviour are two: namely that given their preferences, partners do not want to marry or that, even if they have the intention to, there is an obstacle acting as barrier. Both possibilities will be examined separately.

On the one hand, if it was the case of strong preferences against marriage, cohabitators would be those with more liberal

values, who view marriage as a traditional and old-fashioned institution (Clarkberg *et al.* 1995; Smock 2000). DeMaris and McDonald (1993) labelled this as the *unconventionality hypothesis*. However, according to survey data from different countries, cohabitators are not especially against marriage, and many do even express their intention to marry (Clarkberg 1999; Nazio and Blossfeld 2002). Of course, there is always a small group of cohabitators who reject marriage for ideological reasons, but most of them do not.

All of the above mentioned works do explore the data. Most of them have studied the US, and for this country, results show that cohabitators tend to be more liberal than marrieds, less traditional in terms of gender roles, less educated, and their occupational status tends to be worse than that of marrieds. These results seem to hold for Great Britain too (Kiernan 1993). For most of these characteristics, cohabitators play an intermediate role between singles and marrieds.

On the other hand, we have the case of a preference for marriage, but under constraints that prevent it from being the best alternative available. For instance, if one of the partners receives a subsidy or benefit from the state as a single person, and to which she would no longer be entitled if they married. The possibility of losing the subsidy could influence the decision in favour of cohabitation.¹²

Constraints are often framed as incapacity to marry. This “not being able to marry” is a fuzzy concept. It may mean that one partner is still married or has some legal problem to get married, which represents a real impossibility. Or, very often, it means that the couple cannot marry the way they would like to. This is usually due to their not being able to afford some of the costs attached to what is considered to be an appropriate wedding or married life (Clarkberg 1999; Clarkberg *et al.* 1995). These requirements vary greatly across countries, but they may involve buying a house, having a stable employment or buying a car. As

¹² Such factors will be investigated in more detail in Chapter 3.

we have seen in the previous section, in the US and UK cohabitators are economically worse off; and coherently, qualitative studies have shown that very often they feel unable to fulfil the requirements of marriage (Smock *et al.* 2004; Smock 1997).¹³

What would be the observable characteristics of this type of cohabitation? At the individual level, and apart from those who reject marriage as an institution, we could find almost any distribution of variables, since reasons not to marry are very rich and diverse, as we will see in Chapters 2 and 3. At the relationship level, we would observe that individuals do not experience many cohabitation spells; that unions are quite long in duration, and that there are more children in the union than in other types of cohabitation. But we cannot say much about the percentage of unions ending in marriage, nor about the prevalence of cohabitation. Even though, we can advance that in settings where there are strong institutional advantages for marriage, there will surely be less cohabitation.

1.3.2. Cohabitation as an alternative to singlehood

Here we would be dealing with couples whose relationship is more informal or less committed but who, for any reason, find it more convenient to share a dwelling with the partner. This is what Schoen and Weinick (1993) called the *lesser bond* hypothesis, entailing that cohabitation represents a looser union type. Since one marker for this group is that they do not have a “strong” relationship, we can assume that these cohabitators are the closest to singles in terms of the way they live.

¹³ It is therefore debatable whether these cases represent indeed unwillingness to marry, since they are based on the individual’s expectations of what marriage should be. They have been included under the label of incapacity because partners perceive them as such, not as unwillingness. This decision has no further consequences for the theoretical model.

Some studies have found that partners in consensual unions are closer to singles through the distribution of many variables related to lifestyles (Clarkberg *et al.* 1995; Rindfuss 1990). According to R. Rindfuss (1990), marrieds tend to be more traditional, more conservative; it is more likely that they own a house and that they have children, and so they show less residential mobility; whereas singles would be the opposite. Other studies focus specifically on union dynamics. Schoen and Weinick (1993) report that married couples are homogamous in terms of what they call “long-term” or ascriptive characteristics (i.e.; race, religion...), whereas non-marital unions tend to be more homogamous in “short-term” or achieved characteristics (such as educational attainment or status...). Brines and Joyner (1999) argue that cohabitators show lower levels of couple cohesion when compared to marrieds. Married couples seem to be more stable if they specialise according to the male breadwinner family model, whereas cohabitators’ stability benefits from equality of roles. This is again related to the issue of values.

Regarding observable individual characteristics, what would be most remarkable in this case is that cohabitators would be closer to singles’ than to marrieds’ corresponding characteristics, and therefore their profile would depend on the average distributions for the case under study. Relationship characteristics however, are clearer. We would find more spells than in other types, of shorter duration, a low percentage ending in marriage and a very small percentage of children present in non marital unions.

1.3.3. Cohabitation as a selection process

Our third category involves people with a long-term view and strategic behaviour. Consensual unions would work as a probation period for the couple (Blackwell 2000; Rao Sahib 2003). Union formation entails a risk because there is uncertainty about the results of the union: partners have never shared a dwelling, nor family responsibilities, and this may bring surprises. Incomplete

information also plays an important role here. An obvious example is housework: finding out that one partner is not ready to share household tasks with the other constitutes a revelation that may be very important for both of them, and it is only discovered through living together. Once this information is revealed, it may reduce or increase the uncertainty about the possible success of the union. Therefore, it seems rational to choose to cohabit first and gather as much information as possible before committing to marriage.¹⁴

However, if the strategy was right, we should see that marriages who cohabited first are more stable. And this is one of the main debates surrounding marriage and cohabitation. Some authors have found that, in the United States, marriages formed by people who cohabited first are twice as likely to divorce than those formed by people who did not cohabit (Schoen and Weinick 1993, Blackwell 2000).

Although some studies show that the effects differ cross nationally and depending on the duration of the union (Svarer 2004), it seems to be an established fact in the literature that cohabiting with the future spouse (or with any other previous partner) enhances the probability of marital dissolution (Anderson 2003; Axinn and Thornton 1992; Berrington and Diamond 1999; Brines 1999; Bumpass 1991; Cherry 2003; Cohan and Kleinbaum 2002; Demaris and Rao 1992; Heckert, Novack and Snyder 1998; Hoem and Hoem 1992; Kamp-Dusch *et al.* 2003; Sayer 2000; Trussell, Rodriguez and Vaughan 1992). That is, cohabitators are more prone to divorce than non-cohabitators. This goes against the commonsensical idea that cohabiting with your partner informs about the quality of the match, and therefore, decreases the chances of dissolution. It also goes against the views expressed by many people who have lived in a consensual union and who

¹⁴ In this group, and with no external observable difference, we could also find a number of cohabitators who have already decided to marry, and have a formal relationship, but who cohabit first for convenience reasons. We could only identify them if we had at our disposal survey questions on the decision to marry, but unfortunately it is not so.

regarded that living arrangement as a means of knowing whether the couple was fit to live together.

There are three main hypothesis about this empirical regularity:

a) The *selectivity* hypothesis. In its general form, it states that cohabitation selects people who are, *per se*, more prone to divorce. It is equivalent to the *unconventionality* hypothesis (DeMaris 1993), which states that cohabitation selects individuals with more unconventional family values: less committed to the institution of marriage, more tolerant about premarital sex, etc.

b) The *duration* hypothesis states that the effect of cohabitation may be spurious and that the factor that increases the probability of divorce is simply time or duration of the relationship. The probability to divorce is also time-dependent, so cohabitation exerts a time effect, but not a probability effect.

c) The *cohabitation effect* hypothesis states that cohabitators are not different to those who marry directly, and that their higher divorce rates are a product of cohabitation itself, i.e., that there is something in the experience of cohabitation that makes people more prone to divorce. The problem with this hypothesis is that any mechanism proposed, such as cohabitation fostering less or worse communication inside the couple, as studied by Cohan and Kleinbaum (2002), could be due again to a selection effect of consensual unions.

There seems to be evidence for the three. Axinn and Thornton (1992) show that, for the United States, it is true that those who marry directly put a higher value on marriage than cohabitators, and therefore, cohabitation would be selecting people who are more prone to divorce. However, controlling for these attitudinal factors, once entered a consensual union, approval of divorce rises. In a similar model, Lillard, Brien and Waite (1995) report that controlling for the correlation between the coefficient of cohabitation and the error term (which are correlated if the probability to divorce is endogenous to cohabitation), the cohabitation effect loses significance. Nevertheless, it still goes

against common sense, since cohabitation does not work as a sign of a good match and successful marriage.

However, it should be clarified that the effect works differently if we refine the idea of cohabitation. For instance, if we take into account the duration of the cohabitation period, Thomson and Colella (1992) find out that structural values (such as education and opinions about marriage) account for the effect of cohabitation, but only for those unions which lasted less than one year. The cohabitation effect persists for those who cohabited for more than one year. This effect could be due to the fact that shorter cohabitations may mean that the couple had already decided to marry at the time of entering the union, and therefore, many of them could be considered “marrieds.”

There is also a divergence between those who married their former cohabitation partner, and those who experienced more than one consensual union (called *serial* cohabitators). Teachman *et al.* (1987) analysed the duration hypothesis, and found that there was no difference in the probability to divorce between those who married directly and those who didn't, if the beginning of cohabitation was taken as beginning of marriage. The cohabitation effect would be due to the time spent in the union, but it still holds for serial cohabitators, for whom some psychological mechanisms are provided. DeMaris and Rao (1992) tried to replicate these results but did not succeed. DeMaris and McDonald (1993) also find evidence of serial cohabitators being more unstable.

To sum up, it is quite understandable that cohabitation selects people who are less conventional in terms of their ideas about marriage, and that these ideas are easily related to a higher degree of tolerance towards divorce. The fact that cohabitators have spent more time in the union, or the experience of serial cohabitation may also affect the chances of divorce, but all in all, there is no satisfactory account for cohabitor's higher divorce rates. Any of the proposed explanations would work by altering people's beliefs about the value of marriage, the convenience of divorce, or their trust in relationships, but the coefficient for cohabitation still

reaches significance in the models when attitudes and values are held constant.¹⁵

Clearly, if cohabitation works mainly as a probation period, there will be remarkable effects at the relationship level; since partners will cohabit when their relationship is already formal, there will be few cohabitation spells and many of them will end in marriage, and they will have almost no children, given that they are trying out their relationship. At the individual level, however, there is not much we can say; almost everyone can follow this strategy.

1.3.4. Some comments on typologies

In this section, the main objective was to provide a deeper look at consensual unions, and to shed further light on the nature of cohabitation. This is the reason why in the previous parts of this section the prevalence of cohabitation has not been taken into account. The percentage of cohabitators at a given moment in time is a variable measured at the aggregate level, usually at the national level. The fact that there are many or few cohabitators in one country is very interesting for studies on diffusion of consensual unions (Nazio and Blossfeld 2002), but not so much for the nature of cohabitation. Of course, it renders several important clues, since the level of popularity will be related to society's tolerance of these unions, and also to legal recognition, and these two factors translate into advantages or disadvantages that affect people's decisions. But at this point we are not investigating the decision to cohabit; we are focusing only on the meaning it bears, once the decision has been taken.

Another issue that has not been examined in detail is fertility in consensual unions. But again, for fertility levels (or percentages of children exposed to cohabitation) to tell us something, further information is needed. This information concerns, first of all,

¹⁵ Again, in studies about the United States.

fertility levels for reference groups such as marrieds or lone parents, but also more fine-grained information about the timing of childbirth and marriage. It would be important to know whether parents marry immediately after childbirth or if there are many weddings during pregnancy. It would also be crucial to know if children come from previous unions.

We have, on the one hand, that information on children is not complete, and on the other hand, that children can be taken as an indicator of commitment to a relationship. It has been assumed here that there will only be a strong presence of children in cohabiting unions if these work as an alternative to marriage. It may not be completely equivalent and this would mean that there are reasons for the parents to marry at the period around childbirth. This is why the category “alternative to marriage” is presented here as including Heuveline and Timberlake’s both “alternative to marriage” and their “indistinguishable from marriage” because the only difference between them is that children are more likely to experience the wedding of parents in the second type. The categories “prelude to marriage” and “stage in the marriage process” are also merged since the only difference concerns the presence of children.

Heuveline and Timberlake (2004) do include prevalence of cohabitation in their typology, and in fact this is how they get the first type, “marginal.” It is not clear whether marginality adds something to the meaning of cohabitation, only that there are few cohabitators. But these few could take it as an alternative to marriage or as a probation period, and the category of “marginality” would therefore not be very useful for the understanding of cohabitation.

One fundamental problem of the typology stems from their taking countries as units, assuming that cohabitation has just one nature in each of them. In doing so, they get some results that contradict their predictions, for instance, that there are more children exposed to cohabitation when it works as an alternative to singlehood than to marriage. Trying to classify cohabitation by country is a common practice in studies on union formation, but

this strategy may obscure the different meanings that consensual unions may have in one single country. This dissertation tries to follow a different strategy.

1.3.5. Discussion

Whatever their nature, cohabitation and marriage are two living arrangements that coexist in all societies. As we have seen through this chapter, cohabitation is a complex phenomenon, which is difficult to interpret as unitary or homogeneous. And it is heterogeneous in two aspects that the literature does not always reflect. First, because different types of cohabitation can be present in the same unit of analysis (Cherlin 2000; Hoem and Hoem 1992; Kiernan 2002; Murphy 2000; Villeneuve-Gokalp 1991). Taking it as unitary and trying to adapt it to empirical indicators at the country level can be very misleading, and has been one of the main problems for comparative research on non-marital unions.

Second, because cohabitation is no static state, and can change its meaning as a union for any given couple along the path of family formation. In a first stage partners can either cohabit or marry; later on they may stay together or dissolve the union as such; in the case of marriage, dissolution means divorce and opens the door for a second union of any kind, probably with the presence of children this time; if it was a cohabiting union the couple can either break up or marry. This leaves us with two types of cohabitation: as a first union; or as a second or posterior union after a break up;¹⁶ and with three types of marriage: as a first union, as a second or posterior union, and as a transformed union, if the couple cohabited first. Even as a first union, cohabitation may begin as a previous stage to marriage and then turn into a permanent living arrangement. It goes beyond the scope of this

¹⁶ The possibility of cohabitation with the same partner right after marital dissolution is excluded here.

research to study all possible states, and in chapter 3 a selection will be made.

About the meaning of cohabitation, Santow and Bracher (1994) say: *“that the risk of marriage varies not just with the age of the cohabitant but with the duration of cohabitation –rising after a year and falling after three- suggests that no static description of cohabitation is adequate. The association may reflect either the changing nature of cohabitation as the relationship matures; or a selection effect whereby the marriage-prone formalise their relationship after a trial period, leaving a residual group of steadfast cohabitants who were always averse to marriage but are simply more visible at the longer durations of cohabitation when other cohabiting couples have converted their unions to legal marriages. In this regard it is significant that subsequent marital instability was raised not by cohabitation per se, but by cohabitation of an insufficient duration to test the durability of the relationship.”* (p. 493)

The implications of such approach for the study of cohabitation are twofold. First, and intuitively enough, that if we are dealing with states or variables that may change in time, our data analysis will have to be longitudinal, even if we rely on cross-sectional analyses to investigate specific issues. Secondly, even if variables related to one particular country are held constant, we can find different types of cohabitation. This provides us variation in order to study the interplay between institutional factors and the various faces of cohabitation.

1.4. Conclusions

In this chapter I have reviewed the basic findings for a descriptive study of cohabitation. The most remarkable conclusion is that cohabitation is very heterogeneous across countries. I have reviewed differences in terms of prevalence of consensual unions (which are most popular in Sweden or France, and marginal in Mediterranean countries), and also dissimilarities in terms of

socio-economic variables for the median cohabitor in each country, comparing her to both marrieds and singles. The nature of cohabiting unions was considered in the second section, regarding their role in family formation and the type of ties involved. Three types of cohabitation are defined: as an alternative to marriage; as an alternative to singlehood, and as a selection process; and related to one of the most accepted typologies of cohabitation.

In the light of the reviewed literature, this research proposes taking cohabitation as a multifaceted and changing state, not as a static living arrangement, both at the national and at the individual level. In other words, assuming that there is not one single type of cohabitation by country, and than not every consensual union keeps its meaning constant in time.

In order to gain deeper insight into cohabitation, the proposal is to investigate the factors that intervene in the decision to cohabit, including institutional features, which may be common to several countries. Many works have already enquired from this perspective, and will be reviewed in the following chapter.

CHAPTER 2. TRANSITIONS INTO PARTNERSHIPS

2.1. Introduction

The previous chapter has presented a framework of the object of study. This chapter will delimitate it as well as the perspective from which we will look at cohabitation. With this objective in mind, I will review the literature that establishes the theoretical and empirical basis of this research. As mentioned, the theoretical approach of this dissertation is related to Rational Choice Theories (RCTs from now on), reviewed in the first section. The application of such approach to family formation leads to the focus on transitions from one living arrangement to another, a decision that is defend in the second section. The main factors intervening in the decision to make a transition in the process of family formation are reviewed in the third section. Finally, the conclusions of this chapter will be summarised.

2.2. The rational choice approach

How do people take important decisions in their lives? What influences them? Is behaviour guided only by tradition or cultural norms? These are important questions that we have to ask before studying the process of family formation, because the answer will

guide our investigation. There are two extreme possibilities: decisions are either completely rational,¹⁷ or they are emotional, based on feelings and instincts that individuals cannot explain. The second option leaves us with no clue to understand behaviour, and it is clearly not the case in real life, since people can give at least oral accounts of a significant part of their behaviour. But the first option is too demanding and also unrealistic. We must therefore find a balance.

The label RCT groups many theories based on the assumption of instrumental rationality, but with different conceptions of it (Marí-Klose 2000). These theories focus on decision making: individuals must choose from among a series of alternative behaviours, and their rationality consists in choosing the alternative that best suits their interests. Depending on the degree to which individuals are aware of their alternatives and expected results, on the constraints they face, and on the rules they follow in order to decide, divergent versions of RCT arise. However, the most popular version is that from neoclassical economics, which is based on individuals who have perfect information about each alternative, its costs and expected benefits, as well as about the probabilities of occurrence of each outcome; they also have well ordered preferences and clear optimisation criteria. These unrealistic assumptions constitute the most demanding version of RCT, and they will not be used in this research, but it will be useful to keep them as a reference, as we will see in section (1.b).

Adopting a rational choice perspective does not imply that emotions do not matter; they do. And they enter decisions especially in the case of family building, where feelings are always present. However, such decisions are often meditated, and individuals can express the pros and cons of one living arrangement versus the other. Thus their decision is taken in a rational way. Obviously, there are external influences on their behaviour, for instance social norms and traditions, but we can try

¹⁷ And here “rational” means the same as in micro economic theories, namely that actors try to maximise their utility.

to understand the mechanism through which that influence is exerted and also to disentangle how it enters decisions.

In the first part of this section, the basic assumptions of RCTs will be described, as applied to families as economic agents, as well as the main authors following this approach and their critics. In a second section, the role of norms is considered, as related to this type of decisions, and finally the approach to rationality to be adopted in this dissertation will be introduced, relying basically on models of “relaxed rationality”. RCT plays the role of a heuristic tool in this research, so no complex model will be implemented.

2.2.1. Rational choice theories and family formation. New Home Economics and its critics

Many works apply rational choice to family formation (Becker 1981; Ermisch and Francesconi 1999; Liefbroer and Gierveld 1993; McGinnis 2003; Rao Sahib 2003, and especially see Neuwirth, N. and A. Haider 2004 for an excellent review of most recent literature in the economics of the family). Economic models of the family assume, like any RCT model, that individuals try to maximise their utility from basic preferences which are quite stable. The classical reference here is Gary Becker (1981), and his *Treatise of the Family* is the closest to applying neoclassical rationality.

Becker’s idea is that people who want to form a family are part of a marriage market, from which partners are chosen. Each individual has a certain amount of capital and is likely to marry an individual with the same amount of capital, for the exchange to be fair and the market to reach equilibrium. People who act rationally will marry even if they think they could find a better match by searching more, since there comes a point where additional information costs are higher than the benefits expected from a better match.

The household behaves like an economic actor, trying to maximise consumption, and in order to do so, it is particularly

useful to use comparative advantages that its members may enjoy. According to the author, men have an advantage over women in the labour market, because they earn higher wages and invest more in human capital. Even if women had the same amount of human capital, Becker argues that they would still have an advantage for the care of household and children, since pregnancy and breastfeeding are more compatible with staying at home than with working outside. For the market to be efficient, all members of the family must specialise; otherwise they would not profit from the economies of scale.¹⁸ Thus, once people get married, the family is seen as an enterprise that has to make certain investments (both material and nonmaterial), and decisions -for instance the decision to divorce or to have a child- inside it are taken following a cost-benefit calculus.

In Becker's treatise we also find references to the nature of cohabitation and marriage, and cohabitation is portrayed as a selection process which allows couples to get better information about the potential spouse: *"Provided that the best way to learn something about a given person is to live with her, intensive search is more efficient when couples spend more time together, including maybe tests of conjugal life. When contraceptive methods are rudimentary and little trustworthy, nonmarital living and other premarital experiences increase steadily the risk of pregnancy. The big increase in the occurrence of probe marriages and other premarital experiences during the present century has partly been a rational answer to the big improvements in contraceptive methods, with lack of evidence for young people nowadays valuing their sexual experiences more than in the past."* (Becker 1981) Becker also states that most people marry with imperfect information about their partner, and due to this lack of

¹⁸ These statements depend on women's situation in the labour market, and on the number of members per household. When Becker's treatise was first published, the average number of persons per household was around 4.75. Incentives for specialisation also change if labour market conditions worsen, or if the emphasis is put on the quality instead of on the quantity of children.

information 40% of divorces occur during the first five years in the union.

If we turn to the changes in family formation processes, one of the keys for explanation would be the fact that requirements and characteristics that are most valued in a potential spouse have evolved over time, and that the distribution of assets has changed. Things are very straightforward for this approach with the traditional family model; men are breadwinners, therefore their most important asset is their economic and social status; in turn, women take care of the home and children, so their valuable assets are these abilities related to the household. There may be other factors enriching the model, such as prestige or social norms regulating marriage across social classes. This would explain also why there are more divorces nowadays than in the fifties, because it is less costly for women now to divorce than it was for their mothers.

Economic models have tried to accommodate recent family changes, and in doing so, Padma Rao Sahib's work (Gu and Sahib 2002; Rao Sahib 2003; Rao Sahib and Gu 2001) represents one of the strictest RCT approaches to cohabitation and its relation to marriage. He assumes each individual has certain characteristics (her *pizzazz*) that are valuable in the marriage market. In relationships, people try to find the partner with the best pizzazz. But these are not perfectly visible, and therefore the author assumes that cohabitation is a way of revealing your potential spouse's true pizzazz. The approach is promising but it implies a strong assumption, namely that cohabitation works only as a probation period for a future marital union.

However, economic models have not yet been able to account for other changes in the process of family formation. One of them is the expected effect of women's high level of education and labour market participation. The *independence hypothesis* (Becker 1981; Oppenheimer 1995, 1997; Oppenheimer *et al.* 1997) states that when women are more independent (they have higher education and therefore better employment opportunities), they become less specialised in the housework. Then, on the one hand

they will be less attractive in the marriage market (at least, less attractive to men in the male-breadwinner model); both because they are not specialised and because they do not need to get married in order to achieve a social position: they can do it by themselves. On the other hand, Becker would predict that the more educated and work-committed women are, the less likely they will be to marry. But as we will see below, this hypothesis has found little empirical support.

2.2.2. Norms and rationality

Under a completely opposite set of assumptions we could find normative models. For this approach, choice has no importance: the explanation for human behaviour depends on social constraints; in other words: with the occurrence of an event (the obvious example is pregnancy), social norms have the effect of cutting down the feasible set of actions to a single one, marriage. Or they would make the constraints so strong that the freedom to choose would be in fact nonexistent. In this case, the social norm to be applied would state that births must be legitimated through marriage. However, union formation behaviour does not seem to simply “imitate” previous patterns; on the contrary, it becomes more and more heterogeneous with time.

Like RCTs, normative theories present thicker and thinner versions, and the presence of norms in the process of family formation cannot be denied: “...*normative considerations may play a role in the decision-making process among young adults. Although the normative barriers to non-marital union formation have been lowered to a considerable degree, it still might be expected that there are young adults who do have normative scruples concerning unmarried cohabitation. However, the opposite may be true as well (...).*” (Liefbroer and Gierveld 1993)

Most importantly, we can try to integrate norms and rationality. Whatever the origin of norms, their application can be rational in many ways (Opp 1997); for instance, if they are

internalised, their violation may entail negative emotions which are costly to bear, or they can be invoked as a justification for self-interested behaviour. As applied to marriage and cohabitation, norms would be present mainly when confronted by a particular event. One of the clearest examples is again pregnancy. As we will see, legitimating a birth is one of the factors which may influence the transition to marriage, and the correlation of these events is observed in many countries. This could be interpreted as a social norm about the ideal union type to bear children. The norm can be so strongly internalised as to make it costly not to marry before the child is born, or, it may be the case that the existence of that norm is explained because getting married entails a series of advantages.

“... Norms and self-interest coexist and jointly determine marriage behaviour: on the one hand, values, social norms, and traditions have an important impact on people’s marriage decisions in the case of a pregnancy, but in most cases this influence is likely to be mediated through the preference structures of individuals. It is, therefore, plausible that there is a changing, frequency-dependent coexistence of norm-guided behaviour and rational, self-centred behaviour with regard to the decision to marry when a pregnancy occurs in a consensual union.” (Blossfeld *et al.* 2003)

Thus, what is conceptually needed here is a micro-level mechanism that shows how a decision to marry is generated by the event of a pregnancy and a specific combination of individual desires, beliefs, and action opportunities. And we should be able to identify similar mechanisms for other events and circumstances which seem to lead to marriage. Which future outcomes do couples want to realise by getting married in modern societies?

Norms can also play a role unrelated to particular events, but closer to *Weltanschauungen*. The existing gender roles in a particular society can be defined as norms (Ono 2003). Cohabitation may also be subject to moral norms in the sense that it may be stigmatised due to existing norms on, for instance, premarital sex. Breaking the norm in this sense would entail social

or emotional sanctions, but again we can try to identify these norms and the costs or benefits of individual's courses of action.

2.2.3. Sometimes-true theories

The purpose of this research is to use RCTs as a heuristic tool, whose utility is not the capacity to predict, nor the realism of the assumptions, but the adequacy to reconstruct the logic of the situation. As Hernes (1992) puts it, RCTs are *sometimes-true theories*.

In this sense, many authors have applied this perspective to the study of union formation (Blau *et al.* 2000; Cherry 2003; Haider 2004; Hernes 1992; Klein 1999b; Liefbroer and Gierveld 1993; Light 2004; McGinnis 2003; McManus and DiPrete 2001; Mills and Trovato 2000; Neuwirth and Haider 2004; Oppenheimer 1997; Pollak 1985; Primus and Beeson 2002; Rao Sahib 2003; Smock 1993; Teachman *et al.* 1987). The above-cited works also focus on particular variables which may enter a couple's calculus about union formation, to be reviewed in section 3 of this chapter, but in this section the aim is to characterise the approach in a general way.

Liefbroer and Gierveld (1993) apply rationality to individual's decisions on union formation: "*Whatever the exact nature of the relationship between normative and rational factors in explaining behaviour, the more interesting with regard to our research problem is which specific considerations young adults take into account when comparing marriage and unmarried cohabitation. First of all, we would hypothesise that they will evaluate consequences of either union type for their functioning in other life domains. Thus, as already suggested above, the possibly different consequences of both union types for their career prospects may play a role, especially among women (...). A second life domain for which the consequences of the choice of a union type may be evaluated is that of parenthood. Either for judicial or for "emotional" reasons, people may feel that the*

conditions for getting and raising children are better within marriage than within cohabitation (...).

Secondly, young adults may evaluate the consequences of the choice between marriage and cohabitations for the content of their relationship with their partner. This could be done in two main areas, being the consequences for (a) the level of intimacy they experience in their relationship and (b) their level of individual autonomy within the partner relationship.

A third class of consideration that might play an important role in choosing a married or an unmarried union are the opinions of "significant others." (...) One can evaluate what the reactions of significant others may be in order to avoid sanctions (...). Secondly, the opinion of others may often be expected to be of intrinsic interest to young adults."

Sarah McGinnis (2003) presents a rational choice model to explain the transition to marriage for both cohabitators and singles on a steady relationship.¹⁹ She compares cohabitators' decision to marry with the same decision taken by singles, who, according to her, have been neglected in the literature, which has focused more on comparisons between marrieds and cohabitators. She uses cost/benefit schemes, but notes that it is important to take into account the individual's perception of those costs.

With data from the United States, she remarks that the probability to marry is higher for cohabitators than for singles. In RCT terms, this means that marriage is less costly (or more beneficial) for cohabitators than for singles. Why is this so? She is not very precise in her description of the costs of marriage, but everything is measured using attitudinal variables; costs and benefits are based on survey questions about respondents' expectations of changes in various aspects of their lives after the transition to marriage.

¹⁹ One of her main criticisms is that the literature on the decision to marry has not considered whether unmarried respondents did have a partner.

In general terms, all the literature related to the *independence hypothesis* follows a similar approach, since the basis of the argument that they try to test is based on the rational calculus of women in marriage decisions, and about the influence of their investment in human capital.

The above-cited works also focus on particular variables which may enter a couple's calculus about union formation, as reviewed in section 3 of this chapter.

2.3. The study of transitions. Intervening variables

If we are planning to take the approach developed in the previous section, we must adopt a micro-perspective, centred on individuals and their decisions in union formation. However, we find an empirical obstacle, namely that decisions are not observable most of the times. The only observable behaviour is the change in status, the moment when someone marries or starts a consensual union. These changes will be referred to as "transitions," using terminology from Event History Analysis (EHA), which is indeed the technique used in most of the works that will be reviewed.

Transitions are not simultaneous to decisions. One can decide to do something at a given time but this may not be materialised into observable changes until much later. And this could lead to misleading results, since the time gap may be months long and during this time, the values of many variables may change. This problem is inherent to this type of research, and unfortunately there are very few surveys including questions on this. If we focus on the study of transitions and measure several variables at that particular moment, we may be getting spurious conclusions about their influence on union formation. We cannot know whether individuals are anticipating the values of those variables in order to decide at which moment they make the transitions. Unfortunately, this is a risk that has to be taken, since studying

transitions is the closest approximation possible to decision-making, at least with the available data.

This section reviews the literature on transitions into marriage and cohabitation. This research will not investigate all possible transitions, but provided that we are dealing with interrelated events, which are often treated as competing risks, it is interesting to keep every alternative in mind. The literature identifies various factors or variables that have a statistically significant influence on couple's union transitions, and the review will study each factor separately, even though some of these variables are also interrelated. These factors are classified into two main categories: individual or relationship level variables (background factors, women's education and earnings' potential, birth legitimation, commitment to the relationship, investments); and institutional factors (gender roles, social policies and housing markets).

2.3.1. Individual/relationship level variables

Background factors

Background factors are those related to the family of origin and the environment in which the individual grew up. Several factors have been identified as having an influence on the probability to enter marriage or cohabitation in various countries (see Manting 1994 for a review). Family structure and class of origin affect the living arrangements that young people adopt, but they usually operate indirectly through mechanisms related to psychology or status. Having a young mother is supposed to translate into less resources and more tolerance from the mothers' side, which would mean more cohabitation. And being brought up in a small family would mean a higher expectation of independence which, again, could lead to more cohabitation (Manting 1994).

It has been observed that those who have experienced parental separation are more likely to enter a cohabiting union than those

who come from an intact family (Kiernan 2000; Thornton 1991), and this indicator has the same effect for all countries tested. One proposed mechanism is that such experience makes children more reluctant to assume a strong commitment; but there could be others.

Having a religious denomination can also be taken as a background factor, and as we have seen, it does have an effect dependent on the denomination. Finally, growing up in a small town has proved to have an effect too (Castro Martín 1999; Manting 1994), but it may have to do with cohabitation being more popular in big urban areas.

Women's education and earnings' potential

As we mentioned in the first section of this chapter, the role of women's education is vital for studies on union formation. The *independence hypothesis* was formulated upon an empirical regularity, which was the coincidence of women's increasing educational levels and falling marriage rates. However, studies at the individual level have found no evidence for it. On the contrary, in some countries, highly educated women have a higher probability to marry than low educated women. This is so in Central and Eastern Europe (Billari and Philipov 2004), USA (Blau *et al.* 2000; Clarkberg 1999; Goldscheider *et al.* 2001; Goldstein and Kenny 2001; Sassler 1999a; Sweeney and Cancian 1996; Thornton 1991; Waite and Spitze 1981), Italy (Blossfeld 1992), Australia (Bracher 1994), Sweden (Bracher and Santow 1998), Spain (Domínguez and Castro Martín 2005), Finland (Finnas 1995), Netherlands (Liefbroer 1991), Germany (Müller *et al.* 1999) and France (Villeneuve-Gokalp 1991).

The former does not determine the abandonment of the rational perspective; indeed, it may be rational for educated women to marry. What we must try to do is to modify the assumptions concerning gains to marriage, because families nowadays are departing from a pure male-breadwinner model. Evidence shows that educated women are attractive in the

marriage market. This may be due to various reasons. First, for men with a similar cultural status, education is an indicator of potential stability in the couple. Second, if the basis for family formation was pooling resources (and not forming a traditionally specialised family), then education would be an important asset. It is quite plausible that the basis of union formation has turned from specialisation into pooling resources, due to changes in labour markets. Jobs are not stable anymore, and young adults' careers are most times slower than before. As a result of these changes, young couples' situations are not stable and women's earnings may be of vital importance (Oppenheimer 1988, 1999).

If this was so, and the basis for union formation had changed, women's education would be a determinant factor in relationships, mainly because it would be an empowering asset. Women with higher educational or occupational status could be more selective with their partners. They may not be willing to play the housewife role and their bargaining power inside the union would be increased by their earnings' potential. They may have more reasons to be selective in certain environments, but in any case, they could take their decisions with more freedom than in the past.

Birth legitimation

The role of legitimating births has been stressed by many authors, again with differences among countries (Berrington 1980; Berrington and Diamond 2000; Brien 1999; Manning 1995; Manning and Landale 1996; Wu and Balakrishna 1995). The hypothesis derives both from social norms and RCTs. If the woman gets pregnant, there is a preference for the child to be born inside of wedlock because it is a norm in many societies that children are better raised in a married union. Pregnancy might also increase the probability of marriage as a matter of convenience. The latter can stem from different reasons: for instance, social policies may benefit married parents (or children from married parents); thus making marriage a better option.

However, empirical results are not very clear at this point. In the United States, the idea of birth legitimation seems to work more for white than for black people (Manning and Landale 1996; Manning and Smock 1995). Manning (1995) finds that in fact, once married, the timing for first birth is the same for all women, had they cohabited or not. In Canada and UK, according to Wu and Balakrishna (1995) and Berrington (1980) respectively, pregnancy does play an accelerating role for marriage. Manting (1994) finds that in the Netherlands, pregnancy increases the probability of marrying versus cohabiting.

All the above mentioned works show that in those cases where the probability to enter marriage increases during pregnancy, it also decreases abruptly once the child is born. This implies that birth legitimation works only for a specific period of time, before childbirth. As it happened with background factors, union formation during pregnancy has also been related to socioeconomic variables (Berrington and Diamond 2000; Ermisch 1995): it seems that entering cohabitation while pregnancy is more common among the poor.

Birth legitimation is also related to religion and values. Some faiths stigmatise cohabitation and place a big emphasis on marriage. For these same faiths children must be raised within wedlock, and a similar stigma could be borne on children from single parents or from cohabiting parents.

Investments

The formation of a union involves various investments, both material and emotional. For instance having children or buying a dwelling are both long-term joint projects, which constrain the future behaviour of both partners. The economic concept of “investment” applies very well to these actions because, as mentioned, they are long-term projects, which entail initial costs and involve risks as well as an expected benefit. RCTs have used this concept to characterise family formation since the early work

of Becker. In his terms, both a house and children are investments which constitute capital specific to the partners' relationship.

The role of investments as related to union formation has been studied mainly concerning marriage, since cohabitation is relatively new. Marriage would represent an institutional structure working as a contract to secure those investments (Becker 1981; Blossfeld *et al.* 2003; Hill and Kopp 1999; Klein 1999c; Meil Landwerlin 2003; Pollak 1985). *“Individuals desire secure long-term family relationships to provide a stable environment in which to live and to rear children and, in Becker's terminology, to reduce the risks associated with accumulating marital-specific or marriage-specific capital. This requires an institutional structure that is both flexible enough to allow adaptive, sequential decision making in the face of unfolding events and rigid enough to safeguard each spouse against opportunistic exploitation by the other. Marriage is a governance structure which, more or less satisfactorily, accommodates these requirements.”* (Pollak 1985)

According to this perspective *“... other things being equal, an increase in marriage-specific capital widens the gap between remaining in a particular marriage and leaving it, either to become and remain single or to search for a better marriage. By widening this gap the accumulation of marriage-specific capital stabilises the marriage and reduces the risk of further investment in productive marriage-specific capital.”* (Pollak 1985: 596) Therefore we could hypothesise that more investments can be translated into a higher probability of marriage.

One fundamental difference between marriage and cohabitation is thus, that cohabitation does not entail any contract, and it can not be enforced by a third party. This means that consensual unions may require frequent negotiations, and that it will be riskier to accumulate capital specific to the relationship or to invest significant amounts on it. We could then observe that cohabitators accumulate less capital specific to their relationships than marrieds. Or on the contrary, they could invest similarly, but for some reason they do not feel the urge to secure it. The latter

may be due to risk-proneness, or to specific characteristics that make the need for security less urgent.

However, this portrait of individuals' decisions can be misleading. Assuming that marriage works as a structure to secure investments, and that the decision to marry depends on the investments that partners have made, is anything new added at the theoretical level? Yes, the explanation is not circular, since desire or willingness to make such investments is not equivalent to willingness to marry. Wanting to have a child, or to buy a house, or to live with one's partner, are independent of marital status. But they constitute investments. Indeed, the puzzle from which this thesis stems is diversity of unions. What demands an explanation is why those actions called investments are often related to union formation, and why some individuals choose one union type and not the other.

Commitment

As mentioned, some works on cohabitation state that partners show less commitment to their relationship than marrieds. As a concept, commitment is not easy to define. According to Catherine Surra (1997): "*commitment concerns partners' beliefs about whether their relationship is likely to continue over the long run.*" This idea is quite approximate to the meaning attributed to the word in everyday life, where it is also associated to keeping promises ("to promise or give your loyalty, time or money to a particular principle, person or plan of action"). And, very important, it is a subjective idea, it depends on partner's beliefs, which may or may not correspond to reality.

When commitment is associated to partnerships or romantic relationships, it is assumed that its highest form is achieved through marriage. Blossfeld *et al.* (2003) provide a summary of the main features that make marriage a more "responsible" state: to begin with, it is not considered a trial period, assuming at least a promise of continuation; it also provides a higher stability than other types of union; and finally, one has to be serious when

entering marriage since dissolution involves much higher costs than other relationships do. So, when partners decide to marry they must hold a strong belief about the possibility of continuation.

Commitment to a relationship or to a particular partner is not static, it evolves with time and gets weaker or stronger. And this evolution depends on many factors, one of them is the process of learning about the partner, that was mentioned when reviewing meanings of cohabitation.²⁰ But the literature has pointed at several influences (Rusbult *et al.* 1986; Surra 1990; Surra and Hughes 1997). One of them is the relationship itself, and the degree to which it is satisfying, which fosters commitment to it. A second one depends on the marriage market, and on the quality of the available alternatives. The lower the quality of the alternatives, the stronger commitment becomes. Finally, commitment is also related to investments made in the relationship: "... *commitment should be greater to the degree that the individual has invested numerous resources in the relationship either intrinsically (e.g., time, effort, disclosure) or extrinsically (e.g., mutual friends, shared memories or material possessions).*" (Rusbult *et al.* 1986)

As time goes by, partners can get better information about each other and about the quality of their relationship; they can also compare it to the available alternatives, and therefore their commitment level is likely to change slowly, in a gradual way. However, research evidence suggests that changes in commitment levels are not always the result of gradual transitions in relationships. Rather, for some individuals, external events precipitate rapid changes in commitment levels (Sassler and Goldscheider 2004).

How can it be so? Catherine Surra differentiates (1990, 1997) two types of processes that can lead to changes in commitment levels, depending on individuals being "event-driven" or "relationship-driven." The first category experiences changes in commitment upon immediate or external happenings. Needing a

²⁰ Chapter 1, section 1.2.c.

place to live or going under an unexpected change in employment, for example, may result in sudden shifts in commitment levels, both positive and negative. However, individuals who are relationship-driven attribute changing levels of commitment to “...their interaction and activities with one another and with their joint network and on positive beliefs about the relationship and about network members.” (Surra 1990)

The latter is closer in meaning to the commonsensical idea of commitment as a feeling of attachment which grows with time and with information about the partner. In this sense, cohabitation could be a union for those who are still not sure of their relationship (as the lesser bond hypothesis predicts), or it could be a trial period for information gathering. As commitment grows, individuals could decide to make the transition to marriage.

However, for event-driven individuals, commitment is fostered by outside events; occurrences like a pregnancy or looking for a place to live. As in the former case, a high level of commitment may lead to marriage decisions. If this is so, it is important to remark that these shifts have an effect on beliefs about the relationship, but not on the relationship itself, which may indeed not be so strong. Therefore, event-driven commitment may be the underlying mechanism through which individuals with a low probability of marital success decide to marry.

This can be illustrated with an example. Among the possible investments that a couple can make, I mentioned having children and buying a dwelling. These are both long-term joint projects, which constrain the future behaviour of both partners. However, having a child is an irreversible decision and represents a stronger constraint, especially for women. It is constraining because it decreases the chances of finding a new partner, and also because the child's life quality depends on parents' behaviour. From this point of view, marriage is a commitment to bind oneself at present in order to increase the probability that one will carry out a certain behaviour with regard to the child and the partner in the future (Blossfeld *et al.* 1999). Becker (1981) states that, when women specialise in children raising and in other domestic activities, they

have demanded from their husbands long term contracts, in order to protect themselves from conjugal abandonment and other adversities.

If a woman gets pregnant in a steady relationship, the decision to have the child is related to her commitment feelings, in the sense that it will be easier for her to have a child when the couple takes the relationship seriously. But many other factors intervene, such as her opinion about abortion and lone motherhood, which are independent of commitment. Therefore deciding to have the child does not entail *per se* a high commitment level. However, this event may enhance commitment even in weak relationships; the couple may decide to get married because it is more convenient and because the child constitutes an investment to be secured.

Commitment is itself unobservable, it is a necessary mechanism in order to make the transition to marriage, and it is related to investments as well. Event-driven individuals respond to external events entailing an investment in the relationship by fostering their commitment levels. For relationship-driven individuals, however, investments and commitment go hand in hand.

2.3.2. Institutional level variables

Norms and gender roles

In the first part of this chapter, the possibility of integrating norm-based explanations into rational mechanisms, i. e., moving norms from the institutional to the individual level, was introduced. But we must not forget that norms are observed at the aggregate, institutional level. This section reviews the main types of norms that can influence behaviour and decisions in union formation: namely, stigmatisation of nonmarital unions, strong requisites for marriage, and religious beliefs.

Stigmatisation

The most obvious norm concerning cohabitation is that the choice to cohabit is still in many societies a deviation from the norm, and depending on this society's norms, individuals may face various penalties. This type of social pressure is almost impossible to measure quantitatively. Studies on the diffusion of consensual unions (Nazio and Blossfeld 2002) propose to measure it by using the amount of people from the same cohort (peer group) who are already cohabiting in a given place. Although it is true that, with existing surveys, there is no way of measuring social pressure, the alternative proposed by Nazio and Blossfeld does not measure that either, and furthermore, it makes interpretation difficult. Sanctioning is more likely to come from specific groups of significant others in people's lives: friends, relatives and working colleagues; because these are the places where we are more likely to feel pressures, whereas cohort peers represent only a fraction of potential significant others.

Requisites for marriage

An additional way in which norms can influence union formation is the existence of requirements associated to marriage. We could consider here requirements related to resources and economic factors (Clarkberg 1999), but also norms regulating aspects like age at marriage. Waite and Spitze (1981) review these norms, and conclude that in most Western societies, there are norms related to the ideal age to get married, and that these norms change according to the woman's expected educational level and number of children. They find that pressure by the parents in order to get their children married to those who are similar to them. Michael and Tuma (1985) achieved similar results.

It is also plausible to consider the influence of norms regarding economic requirements, that is, norms regulating what is the standard economic situation desirable for forming a family, or the appropriate type of celebration. Such norms are likely to

operate at a local level, and to differ across social class and income groups.

Religion

As we mentioned in the first chapter, values are determinant for union formation. Wu and Balakrishna (1995) found that homogamy and religious ascription were also relevant for cohabiting couples deciding to get married. This is nothing new, since this characteristic is usually taken as an indicator of potential success for married couples. Thus, it may work as an indicator of success for cohabiting couples who are trying out their relationship before marriage. It is also quite straightforward that certain religions have an influence on the transition (Lehrer 2000, 2004); v. gr., Catholicism does not favour cohabitation at all, and therefore Catholic cohabitants will be more likely to marry.

Social policies

There is no literature that tests specifically the influence that social policies have on union formation decisions. Despite this lack of theoretical background, the intuition behind this influence is quite simple from the point of view of rational behaviour. If policies are more advantageous for marrieds (or for cohabitants) then couples will be more likely to enter the favoured living arrangement rather than the alternative one. The advantages provided by social policies may concern financial incentives in terms of taxes, children benefits, housing facilities, etc.

Nowadays few countries have legislated specifically on consensual unions. In most of them these particular policies were inspired by the need to regulate the situation of homosexual couples, who did not have the right to marry. In Europe, the first countries to give formal recognition to non-conventional marriage were Nordic countries, where contracts for unmarried partners were introduced in the 70s. The same types of contracts were introduced in France in 1999: the PaCS (*Pacte Civil de Solidarité*)

is applicable to any pair of individuals sharing a dwelling. In Spain, there are registers by town and legislation by *Comunidades autónomas*, at the sub-national level (Appleton and Hantrais 2000). Similar contracts exist in the USA, under the label of “licensed domestic partnerships” (Willetis 2001). In the UK, several modifications have been gradually introduced in order to consider cohabitators for Social Security and other benefits (Kiernan 1993). All in all, these contracts offer only limited rights. Only in Sweden are cohabitators entitled to a widow’s pension. Nowhere are they entitled to inheritance (the use of the dwelling is sometimes permitted).²¹

During its union, the couple has to cover some expenses related to food, childrens’ education or housing, etc. The couple may even specialise and one of the partners may stay at home taking care of the house and the children. Both partners will certainly spend resources on goods and services whose ownership may not be clearly assigned. If the union dissolves, it is necessary to solve the economic problems that will arise, just as it happens in the event of divorce. However, solving these questions for non-marital unions can be a difficult task, since, unlike for married couples, there is no specific legislation on how to proceed in such cases.

The main conflicts are those related to material possessions, and not those originated by the existence of common offspring. The only difference among married and cohabiting couples in that sense is that if a child is born to a married union, paternity is assumed, whereas if she is born to a cohabiting union, the father has to recognise the child. But once that both partners are registered as such, the child gets the same help from the state and the parents are entitled to equal benefits in most Western countries. This is so because legislators have made the child’s wellbeing the most important issue to be respected.

²¹ Unless special arrangements are made; not because they are cohabitators, but as a general right. See chapter 3 for further development of these questions.

These questions are especially relevant when the couple is specialised, since the partner who stayed at home may ask for an economic compensation or claim that the other has enriched at her cost. The main problems are the following: use of the house when it is owned by only one partner; alimonies; and economic compensations (both in the case of break up or death).

In general most legislators have recognised positive legal effects for consensual unions, but always in a partial way and never making it analogous to marriage. Only Mexico and other South American countries make registered partnerships equivalent to marriage. In Europe this equivalence is non-existent. Legislators use to solve demands by applying Common Law, and not by analogy with laws related to marriage. In Scandinavian countries the application of law has been closest to marriage, but not even there does it constitute an analogy. In European Law, the individual freedom to marry or not has been prevalent over other issues.

Since legislation affects unions in various aspects, a fine-grained study was required in order to discern legal consequences of cohabitation and marriage. Waaldijk *et al.* (2005) carried out an exhaustive study for several European countries that will be the reference used in the empirical part of this dissertation. Waaldijk and his collaborators studied the level of legal consequences according to a variety of labels: consequences in parenting, material consequences in private law, material consequences in public law (positive and negative), and other legal consequences. They also include other characteristics,²² but they will not be used them in the analysis since they contrast marriage and registered partnerships, and it is not possible to control for registered partnerships with the existing data, although it is a promising line of future research.

²² These categories are: discrimination by employers or service providers prohibited in anti-discrimination law; types of couples qualifying for marriage and registered partnership; authority that starts civil marriage and registration, and means of ending marriage and registered partnerships.

Economic circumstances and housing markets

Both entering a consensual union and marrying entail some basic economic requirements. Even if it is disputable whether marriage requires more than cohabitation, in both cases we can assume that the couple must be able to pay for a dwelling and for everyday expenses (be it through earnings from work, social benefits or family transfers). In Mediterranean countries residential independence is achieved most of the times by first union formation, whereas in other countries it is quite usual to leave the parental home at a younger age, and to live alone or with peers. We can say, therefore, that a prerequisite for union formation is the material capacity to live independently.

Some studies have found a relationship between the time spent living outside the parental home (with or without economic independence) and the type of union formed. Berrington (1980) observes that those who have spent some time living alone tend to cohabit more, and thus to marry less directly. Goldscheider and Waite (1986) also observe that the probability of marrying directly is inversely related to the time spent living independently. However, the mechanism through which this time influences the probability to cohabit is not clear in these works.

Those countries where young people leave the parental home earlier, like Scandinavian countries, France or Germany, are also those where they get more support from the state, through grants, rent subsidies and cheaper residence halls for students (Jurado Guerrero 1999). Accessible housing markets for young people foster their residential independence, and make decisions involving geographical mobility easier. Pressure from parents also loses importance, since their financial help is not a requisite for independence.

Housing markets are important not only in terms of accessibility, but also in what concerns other characteristics, like tenure structure. *“Do the characteristics of the housing market influence young people’s living arrangement choices? They would not influence young people if these took the decision to leave home*

first and then, in a second step, searched for a dwelling, adapting to the market offer and reducing their expectations to realistic possibilities. (...) Nonetheless, in most cases and especially at the beginning of housing careers, deciding to create a household while simultaneously taking information about housing supply into account is likely to be the way the decision making process works. Consequently, household formation will depend on housing affordability (which is determined by income level and housing price) and on the vacancy rate.

Another way in which housing markets influence household formation might be the characteristics of the housing tenure, i.e. rented versus owned housing. If for one moment we assume that the relation between the two forms of tenure is not determined by demand, then it might be supposed that a market with a high supply of owned dwellings might make it more difficult to create nonfamily or informal households (with peers, alone, cohabiting) and by contrast might favour only the options of staying with parents or marrying and buying a dwelling. This assumption has two problems. First, the supply of housing also reacts to demand through public regulation and normal market forces; consequently, a high demand for rented housing from people who are ready to pay high rents can provoke new offers and change the supply structure. Second, the decision to create informal households is surely not only determined by economic possibilities but also by preferences. It is difficult to analyse to what extent a low rate of informal households is due to economic restrictions and to what extent it can be explained by a lack of interest in creating such living arrangements (or social pressure against them).” (Jurado Guerrero 1999)

Tenure is related to accessibility. Even if rents are high, buying a house is always an important investment. It represents a monthly payment equivalent to that of a rent (at least), and often an important downpayment. If a couple wants to buy a house instead of renting it, nowadays this represents a joint investment in the majority of cases. The investment is very different when the house is rented. In this second case, if the couple separates, they

just have to stop paying and look for another dwelling. In the former case, the situation becomes more complex. The latter refers to the question of securing investments, which will be developed in chapter 3 as the core argument of this dissertation.

2.4. Conclusions

The first section of this chapter has established the approach that will be taken in the dissertation. The theoretical relevance of RCT explanations applied to family formation has been shown through a brief literature review, and the proposal is to use RCTs in a relaxed way, as sometimes-true theories (Hernes 1992) or heuristic tools. That is, it is assumed that individuals behave and act as if they were rational; this does not entail losing sight of norms and values, indeed one of the challenges of studies on union formation is the integration of norms and values on rational behaviour.

The application of this type of theories to marriage and cohabitation will be undertaken through the study of transitions, which allows to focus as close as possible on decision making moments. Since the main interest of this research is to understand the difference between marriage and cohabitation, and why people decide to enter one union type and not the other, it is essential to decide which are the factors constraining or entering the decision.

The second section of this chapter reviewed the main intervening variables investigated by the literature on union formation. Two groups of variables have been distinguished, depending on the level at which they are usually measured: individual and institutional.

The first group gathers background variables such as family structure; the effect of pregnancy, which accelerates entry into a union; and women's earnings, which in the light of the independence hypothesis may be relevant for women's decisions and selection of potential spouses. The emphasis lies on two interrelated variables, commitment and investments, which are at

the core of the proposed causal mechanism, and which have not received much attention.

Factors in the second group include norms concerning stigmatisation of consensual unions, religious precepts or high economic requirements for marriage formation; social policies, which may present advantages for one type of union and not for the other; and housing markets, since having a dwelling is a prerequisite for union formation and very often residential independence goes hand in hand with entering a union. Despite the fact that these variables are labelled as institutional, they have an effect at the individual level; they influence decisions through perceptions of costs or benefits, or through individuals' characteristics. The specification of such effects, the main hypotheses and research strategy are presented in the next chapter.

CHAPTER 3. DECISIONS ON UNION FORMATION

3.1. Introduction

In this research we have to deal with two questions at the same time. The first one concerns the puzzle of the prevalence of consensual unions across countries: why is there such a strong cross-national variation in cohabitation rates? This question is formulated at the macro level, but will lead us to a micro perspective if we follow the assumption that people act rationally.

People form unions all around the world. In industrialised countries we may find different rates of people living alone or in couples, but still most households are formed by unions. These can take the form of marriages or cohabitations, and each union type entails specific rewards and costs. Most of them are common to all societies: emotional rewards, stable sexual relations, pooling resources, etc., and others will depend on particular features of the country: social policies would be a clear example, as well as stigmatisation of consensual unions in very traditional settings.

Differences between countries are often explained in cultural terms. For instance, the fact that in Spain the proportion of marrieds over cohabitators is much higher than in France has been related to the Spanish Catholic inheritance. But Spaniards do not marry simply because it is their culture or their tradition to do so; at least this is not the only reason. The challenge of this research is to identify which factors are specific to each country, in order to explain cross-country variation with reasons other than culture.

I assume that there is an array of factors that have an influence at the micro level, on individuals' perceptions. They interact with some contextual variables and determine which alternative is best for the couple: marriage or cohabitation. This refers to the second question which is formulated at the micro level: what influences individuals' decisions on the type of union that they will form?

Most of these intervening variables have already been identified and tested by the revised literature on union formation; others have not yet been closely examined. The aim of this chapter is first, to exhaustively list the variables that do affect this decision, and second, to hypothesise what their expected effects will be. In order to do so, some methodological decisions have to be made on the way.

This chapter starts with the most abstract characterisation of the decision and then proceeds to describe the intervening factors and the relations among them. The first focus is on the decision to enter marriage or cohabitation and how it is taken, as well as the posterior choice that cohabitators have between marrying or not. This will be done using a cost/benefit heuristic calculus. In a second section all the variables mentioned in the previous chapter are brought together, and their effects are specified, in order to draw the hypothesis that will be tested in the empirical chapters. The selection of cases and general research design will be discussed in the last section. Operationalisation of variables and details concerning regression models will be included in the empirical chapters.

3.2. The decision to enter a union. A rational portrait

In this research we are concerned about two transitions: into the first union and then from cohabitation to marriage. However, these two transitions may indeed encompass three decisions. At first (time 0), the couple would decide if they want to live together or stay in their relationship living apart together (LAT). If they want to share a dwelling, then at time 1 they must decide if they

cohabit or marry. If they choose to cohabit then at time 2 they may go on cohabiting, marry or dissolve the union.

It is debatable whether time 0 is a real decision, or whether it is simply a third alternative in the decision taken at time 1 (that is, people decide simultaneously whether to stay LAT, marry or cohabit), because the result will never be observable. Only individuals in a LAT relationship take the step to enter a union, but if they don't, it is not deducible whether they have ever thought of it. There is one further complication because staying in a LAT relationship may sometimes stem from a lack of financial capacity to leave the parental home and this requirement has to be fulfilled before entering a union of any type. Probably there will be diversity among couples; for some of them the decision will be taken among three alternatives simultaneously; for others, transition into a union will be made in two steps.

The fact that first union formation may comprise two and not one decision has important consequences for any empirical analysis, since three alternative states should be compared, instead of two. Time 0 may exist most of the times, even if it is not a conscious decision, however, it will be assumed not to exist, because introducing three alternatives instead of two complicates the model, but does not add any testable implication. However, keeping this alternative in mind may be important for further studies and for designing future survey questionnaires.

Before studying how the decision between union types is taken, two methodological remarks must be made. The first one concerns theory and observation, and it is a reminder of several issues mentioned in chapter 2. What will be discussed here is how a decision is taken, which factors are weighed and analysed. However, decisions are unobservable; what we observe is behaviour. In our case, there could be a time gap between the decision and the actual transition into a union. This can be problematic since intervening variables will be measured at the time when the transition is made, not at the point of decision making, and thus results can be misleading. However, this could also be an advantage, since individuals may be anticipating the

values that certain variables will have in the future in order to make a decision in the present. Unfortunately we do not know that with the existing data, and therefore both possibilities must be kept in mind.

The second remark concerns the use of rational choice terminology. Marriage and cohabitation are alternative states and competing risks. If, for instance, marriage affords an advantage over cohabitation, this can be interpreted either as an advantage of marriage or as an opportunity cost of cohabitation. The latter is a less intuitive concept, but also useful. Sometimes it will be quite clear whether to interpret it as an advantage or as an opportunity cost, other times it will not be so clear. In what follows, costs and benefits will be characterised as intuitively as possible.

The hypothetical calculus for entry into marriage or cohabitation will be examined first for singles, and later on the same calculus will be developed for cohabitators entering marriage. Some of these costs or benefits are impossible to determine through standard empirical studies; very detailed data should be produced in order to accurately test them, and this goes beyond the scope of the dissertation. However, it is important to build the theoretical model as exhaustively as possible, because this will enable a more realistic portrait of the phenomenon under study, and it can prevent *ad hoc* explanations.

What are the benefits of entering a consensual union? First of all, for those LAT, the rewards are related to being in a romantic relationship, and called “basic” (bl). For cohabitation, benefits are also derived from living with a person with whom one has an intimate relationship. This involves emotional rewards but also benefits in terms of time and money (economies of scale of living together and pooling resources). These rewards are perceived both through marriage and cohabitation. These are labelled “benefits of cohabitation” (bc).

Marriage entails additional rewards which depend on context, but may include a certain social status and legal protection for spouses and their children, and also some kind of personal fulfilment for people who have the feeling that getting married is

an important step in life. Rewards may also include some kind of material gains, for instance if it is a tradition that parents buy a house for their children when they marry, or if only marrieds are entitled to good mortgages. These are labelled “benefits of marriage” (bm).

But forming a union also implies bearing several costs. First of all, the material costs derived from the fact of living independently; i.e., leaving the parental home. Strictly speaking, these are not costs, but requirements; if they are not fulfilled, the couple cannot even think of a transition, and for those who already live independently these “independence costs” (ic) would be zero.²³ It is assumed that these costs are equal for marriage and cohabitation. However, this need not be so and marriage may entail higher economic requirements, as argued in the first chapters.

If it was true that marriage encompassed higher economic requirements than cohabitation (Clarkberg 1999; Clarkberg *et al.* 1995), then we should consider these as well. In the previous section we said that these costs include celebration costs and other requirements which translate into economic burdens for the couple, such as buying a house (instead of renting it). It can be debated whether these are requirements or investments attached to the idea of marriage. However, their consideration as costs specific to marriage is clear, and they are labelled as “cm.” Cohabiting may involve a very special cost too, which is related to stigmatisation and intolerance about this living arrangement. However, if there are penalties for cohabitators, there will be a premium for marriages, and this is why stigmatisation of cohabitation is included as a premium for marriage.

Finally, the last costs to be taken into account are not related to union entry, but to an eventual break up of the union. These are

²³ In fact they would not be zero, but they would not be taken into account in the decision because they already have to be paid regardless of union form.

both emotional and material costs, and differ within union types. Given that marriage means a commitment that many times affects friends and family, the emotional costs of breaking a marital union may be higher in some cases. But financial costs also diverge. Breaking up a cohabitation has no cost in principle, although it can be very complicated in terms of paperwork if the couple had not organised things properly. Dissolving a marital union always implies lawyers and alimonies or children allowances.

Yet we must not forget that the costs of dissolving a union are determined by how much has been invested on it. Intuitively, *ceteris paribus*, it is easier to dissolve a relationship if there are no children present, or if there are no common material possessions. This aspect will be developed in the next section. For the moment, I will label these dissolution costs “dl” for LAT relationships, “dc” for cohabitation and “dm” for marriage. The literature generally assumes that breaking a marital union is more costly, so we could say that in most cases $dm > dc$ (Smock 1993) but this issue will be debated below.

Actors in microeconomic models are not only “aware” of the costs and benefits associated to each alternative course of action; they also have an idea of the probability of occurrence of each event. In this case, there is no probability associated to courses of action, but to their eventual ending, i.e., the partnership may go well and last in time, or it may go wrong and dissolve. Clearly, when deciding to form a union, the perceived probability of success must be high; otherwise individuals would stay LAT. In this way, individuals’ expected utility depends on the type of union chosen, but also on its expected outcome. I will label “p” the perceived probability of success and “1-p” the probability of failure.

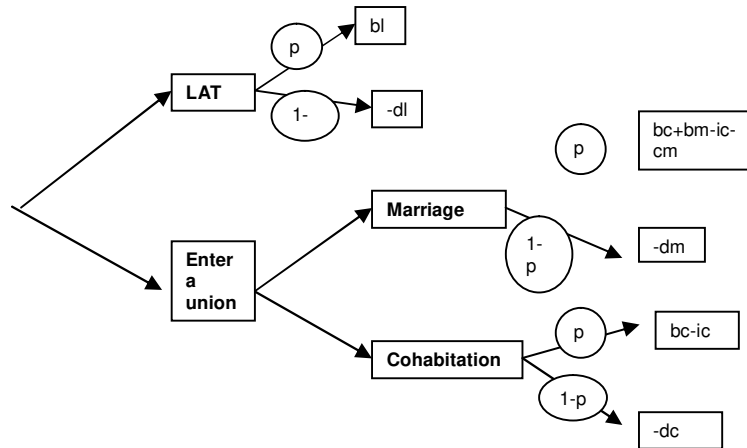
All of these costs and rewards are time dependent variables; for instance, the costs of separation increase with time, and so do the benefits of marriage and cohabitation, therefore, if a strict model was to be specified, costs should be considered as functions of time: $cd(t)$, $bm(t)$... For simplicity’s sake, it will be assumed that the same time is needed in order to realise the true value of p

and therefore discover if the union lasts or dissolves. Provided that this was so, this time would be interpreted as 0, in order to eliminate the time dependency. So, the utility function adds up only pure costs and benefits, and we do not have to think about the time spent in a union, experiencing rewards before an eventual break up. Indeed, this is a strong assumption, because we can only eliminate the time dependency if the function has the same shape for all factors. It need not be so, but nor do we have any reason to believe that there are different shapes. The specification of those functions goes beyond the scope of this dissertation, but constitutes an interesting direction for further research.

The interest of the probability “ p ” is twofold. On the one hand, this probability is not static. It depends on the time spent together, and on feelings of security about the relationship. It may always be high within one couple, but it may also increase or decrease with time; it will be blurry on the first date and quite high after twenty years of happy marriage. It would be interesting to know how this probability evolves. The proposal here (developed in section 2 of this chapter) is to approximate this probability to the concept of commitment. On the other hand, we must keep in mind that union formation can be seen as a process, where one initial choice (be it LAT or cohabitation) does not exclude a posterior marriage or cohabitation. In fact, individuals may make use of the same process in order to get a more accurate perception of that probability.

Figure 3.1 summarises the decision making process and the expected outcomes of each course of action.

Figure 3.1. Expected utilities of union formation



Thus, we would have that for a given p , the expected utilities of marriage (U_m) and of entering or staying in a consensual union (U_c) would be as follows:

$$U_m = p(bc+bm-ic-cm) + (1-p) (-dm)$$

$$U_c = p (bc-ic) + (1-p) (-dc)$$

Following this line of reasoning, a couple would marry if $U_m > U_c$, which means that they would marry if:

$$p(bm-cm) + (1-p) (-dm) > (1-p) (-dc)(i)$$

where “d” stands for the difference between dm and dc :

$$dm-dc = d (ii)$$

Then, substituting for (ii) in (i), we get that the couple will marry if:

$$p(bm - cm) > (1 - p)d \text{ (iii)}$$

Provided that $bm - cm$ is likely to be positive in most cases, and that p is always positive (otherwise marriage would not even be considered an option), the sign of d is key to decision making. According to (ii), $d < 0$ if $d_c > d_m$. It is generally assumed that $d_m > d_c$, since cohabitation is an informal living arrangement. I argue that the difference in dissolution costs is not significant *per se*, but depends on the investments made to the relationship. When high investments are made, then dissolving a marital union can be much easier and fair than dissolving a consensual union; this will be elaborated later in this chapter.

We must investigate the factors that have an influence over the costs and rewards that intervene in (iii), as well as on the perception of p . As mentioned, p can be taken as an indicator of commitment to the relationship. The benefits of marriage (bm), are related to social policies and legislation, as well as to stigmatisation of cohabiting unions. The difference in separation costs (d) is also related to policies and to the amount invested in the relationship. The costs of marriage are related to the celebration, but this is not likely to play a determinant role, only in very extreme situations. They also have to do with expected behaviour and norms related to marriage and gender roles. This is developed in the next section.

Even though the aim of this dissertation is not to quantify or predict partnership formation behaviour, the microeconomic approach has served to clarify which are the important fields to explore, and the relations among them.

3.3. Intervening variables. Main hypotheses

How do the former theoretical portrait and the variables reviewed in the first part of this dissertation fit together? In this section, those variables will be explored in the light of the categories that appear in equation (iii). The purpose here is also to translate concepts into empirical indicators or variables that can be tested empirically. The structure of this section will follow the concepts introduced in the previous part and consider the effects of the variables for each transition. Some of the intervening variables are not easily measurable unless qualitative studies are conducted in order to gather specific information; however, there are still other variables whose effect can be investigated.

3.3.1. Benefits of marriage and cohabitation

The first problem with regard to benefits of a relationship is that an important part of the perceived benefits are emotional. In the case of LATs, for instance, provided that individuals were economically able to leave the parental home and almost sure that their relationship would last, they still might not want to share a dwelling with their partner. This may be due to the feeling of independence being crucial for them, and this is a factor that we cannot control for. But the point of interest of this research project relies on cohabitation and union formation, so we will not focus on LAT relationships to that extent.

In the cases of marriage and cohabitation, the emotional factor is also present. Both living arrangements share many common features, but there are also some differences. Given that both states are competing risks, what constitutes an advantage for one of them can also be interpreted as a disadvantage for the other. What can affect individuals' perceptions of the rewards provided by each union type?

In the first place, the individuals' own private beliefs. For instance, several religious faiths prohibit cohabitation. Thus, for

some people this option is not even considered. The stigmatisation of non-marital unions in these cases goes hand in hand with full praise for marriage, which again becomes an advantage. Of course this depends not only on religious denomination, but on the intensity of the religious practices and involvement with the church. Our **religiosity hypothesis** would predict that for these specific faiths (Catholicism, Islamism or some groups of more conservative Protestants), the probability to marry increases with the level of religious practice.

People rely also on the perceptions of others. If cohabitation is stigmatised and there is no tolerance over that behaviour, which may occur as a consequence of strongly religious societies, then marriage becomes the favourable option. We can derive then the **tolerance hypothesis**, which states that we will find both more direct marriages and more transitions from cohabitation to marriage in social settings where non-marital unions are stigmatised.

We come now to an array of less spiritual factors. One of them is the existence of segregated gender roles. The literature suggests that non-marital unions do not divide their labour along gendered lines as much as married couples do (South and Spitze 1994). This may be due to three factors: their more liberal gender role ideologies (Clarkberg *et al.* 1995); the different nature of the trading bargain between cohabiting partners (Brines 1999); or simply because these unions last shorter, and a short time horizon presumably reduces partners' interest in making serious investments in specialisation (Clarkberg 1999).

Whatever the reasons for this divergent labour specialisation, it seems to be the case that in non-marital unions this specialisation (although still unfair) is more beneficial for women. Provided that consensual unions shared housework more equally,²⁴ would all women take this factor into account when forming a union? Probably not. It would not be important at all for women

²⁴ Which will have to be studied for each country, since evidence points at this direction but information for all countries is not available.

who have decided to work as housewives, nor for those whose educational qualifications do not afford them many options in the labour market. However, it will probably be of interest for women who are committed to their careers, who have invested in human capital. Marriage would not be so attractive to independent women if they were expected to perform a double-shift, and if marriage norms were still shaped by earlier male breadwinner gender roles, that is, if labour markets had changed in order to accommodate women's new roles, but family relations had not.

The contradictory effects that have been hypothesised for women's human capital point at the crucial role of social context (Ono 2003), i.e., the effect may depend on society's gender role differentiation. When individuals and organisations operate assuming that men engage in full-time labour market activity and women in full-time housework, we can say that there is a high degree of gender role differentiation (Pfau-Effinger 2003). Thus, we would have two variables related to gender roles: at the relationship level and also at the institutional level. Both levels are related but there may be an important time gap before they adapt to each other's evolution.

For women who engage in labour market work, this setting does not encourage marriage, since they would have to confront a second shift and quite unattractive job opportunities. However, if the context was more egalitarian and women had access to good job opportunities, both men and women would be positively evaluated by potential partners if they were able to contribute economically to the household (Sweeney 2002). If segregation exists, women who do not want to be in charge of the household will find rewards to cohabitation. First, because it allows them to ascertain the partner's ideas about gender roles. And second, because they may want to have an easier exit from the relationship if they burn out. Provided that even in the most egalitarian countries, task discrimination at home still exists, the role of gender is not only important in traditional countries. In such scenarios, an additional problem is the interaction with stigmatisation of consensual unions.

Therefore, we have to take into account the interplay between women's particular investment in human capital and potential labour market opportunities, and the gender context. But across gender contexts, the importance of specialisation is most likely to be observed by women who want to develop a professional career. We can refer to these women as "career oriented," borrowing the concept from Catherine Hakim (Hakim 2000). Since this relates to the independence hypothesis, I will refer to it as the **modified independence hypothesis**: career-oriented women will find it more beneficial to cohabit either before marriage or as a permanent living arrangement.

We then would have to take into account legislation and social policies. In most countries marriage is the only recognised union. Some laws have been changing as a result of homosexual movements, so as to give legal recognition and coverage to these couples, who do not have the option to marry. Other countries, as we have seen, have enforced special laws and contracts in order to regulate non-marital unions. Provided that marriage used to be the only possible union, legislation on cohabitators must be more restrictive, and cohabitators will be entitled to fewer rights and duties. In general, law protects marriage, in some countries both types of union will be treated alike, but cohabitation will never be more protected than marriage. Thus, we can infer that the more that policies protect marriage, the higher the probability to end up marrying, but not necessarily to choose marriage as a first union; it could be preceded by cohabitation because the effect of most policies is over the long run, and what we would find is more consensual unions transforming into marriage (**legal coverage hypothesis**).

The problem with tax policies and subsidies is more complicated and demands a study of the particular cases. In some places the state treats cohabitators as marrieds for taxation, subsidies and benefits, whereas other countries do not even consider that possibility since cohabitation is not officially registered. This can be an advantage or a disadvantage depending on the particular economic situation of both partners, and therefore it is difficult to

determine the influence that these regulations have in general. Interactions with particular economic situations should be analysed separately. And we must not forget that most of the above mentioned advantages or legal recognition for consensual unions depend on their being registered partnerships.

The last thing to mention here is investments. The two main investments that a couple can make are children and buying a dwelling. Another important investment is the division of labour between the partners. It has been said before that marriage represents a way to secure investments because it makes legally enforceable that both partners assume their responsibilities towards the objects of investment. The mechanism at work here is that marriage makes exit costs higher than cohabitation, and therefore securing investments becomes a question of putting high exit barriers more than of providing immediate advantages. Making an investment that becomes capital specific to the relationship also has an effect over commitment levels for event-driven individuals, leading them to believe that their probability of success is higher than it really is.

3.3.2. Costs of marriage and cohabitation

The main costs of forming a union are on the one hand, derived from the characteristics of the union form itself, and on the other hand, derived from the eventual breakup. As far as union formation is concerned, the question that interests most here is whether entering marriage or cohabitation requires different material resources; and whether there is some internal peculiarity related to union type. As already mentioned, both possibilities have been explored by sociologists.

In the review of the existing literature, the observed correlation between economic resources and cohabitation was twofold. In the US and UK, the trend seems to be for people with lower resources to cohabit, whereas in Mediterranean countries it points at the opposite. This divergence could be due to dissimilar

levels of prevalence of consensual unions. However, the mechanism of economic requirements remains unclear. Some proposals come from Landale and Forste (1991), of cohabitation as a "poor man's marriage." For other authors like Willis and Michael (1994), occupational instability is another indicator of the lack of commitment in cohabitators' attitudes. Ruth Dixon (1978) states that social norms dictate an acceptable standard of living for married couples that can go beyond meeting physical needs and that varies across social status. Exceeding this baseline is supposed to be a *de facto* requirement for marriage. As cohabitation is not an institutionalised living arrangement carrying prescriptions about appropriate lifestyles, the failure to meet some level of income is not a barrier for entry into cohabitation.

This evidence does not fit clearly the Mediterranean case. However, there could be some relations between the two scenarios, since economic requirements are dependent on social class. For those who are highly educated or come from a middle-high class background, expectations about the standard of living will be higher than for other educational groups. However, provided that labour markets for young people are quite unstable in Southern European countries, and that many people are overqualified for the job they actually perform, we can say that young people's expectations about earnings and stability are not fulfilled. Therefore, instability and lack of resources would also be conditional to expectations, not in absolute terms.

What can be inferred from this is that the mechanism at work may be the same, but that these social norms are related to expectations and depend on social class. It is very difficult to ascertain that marriage entails specific economic requirements; but it can be assumed that ideally, marriage entails stability. This stability is subjective and depends on social class and background. For those individuals with less education and uncertain labour participation, instability is quite objective. Thus, the most important thing may be to gather evidence about young people's economic expectations, in order to know if it could be taken for granted that highly educated individuals have higher earnings

expectations and would report instability as much as those with really unfavourable situations.

What seems to be the case from a rational perspective is that young people will try to maximise the chances of, at least, reproducing the social status and consumption patterns that they enjoyed at the parental home. These opportunities are determined by transformations inside their parental homes, but also by changes in the economic and social environment. It can be assumed that, when entering marriage, young people will expect to be able to maintain the same consumption patterns. All in all, this seems to be very important for emancipation, not so much for decisions on union types. However, in many countries emancipation is simultaneous to union formation and this is why these ideas must also be kept in mind even if no direct hypothesis can be derived.

This can also provide a new insight into differences across countries. In some countries the transition to adulthood encompasses no specific investments, since it is relatively easy to find a job, rent a house, even to get help from the state in order to establish oneself. However, in other countries the labour market is quite unstable and precarious, and access to housing is difficult. This could make it more convenient for young people to pool resources with their partners and to make two transitions at the same time: out of the parental home and into a union. Depending on the specific features of the housing market, buying a dwelling may also be involved. And since this is done quite late in life, having a child may not be a very distant event in time. Furthermore, since important transitions are made at almost the same time, involving high investments, the probability of marrying also increases.

The simultaneity of such important transitions has been observed in Mediterranean countries, where it is very expensive for young people to start living independently, and where the age at abandoning the parental home reaches its maximum. However, this coincidence is not exclusive of Southern Europe; this could happen also in other countries, during periods of high housing

prices or economic difficulties, for instance. If the transition out of the parental home is postponed, then it will be closer to an eventual partnership formation, and to other important events such as having a child or buying a house. Therefore, we can hypothesise that, in such settings, there is a higher chance of marriage than of forming a consensual union (**late independence hypothesis**).

This relates to one of the main theoretical innovations of this dissertation, which highlights the role of an eventual break up of the union. The literature has assumed that breaking a marital union is economically more costly than breaking a consensual one (Smock 1993). As it involves public commitment, it is also assumed that the emotional cost is higher, but this is not so relevant here. Divorcing is supposed to be more expensive because it involves lawyers and alimonies; also because many married women stop working or reduce their labour force participation and therefore lose resources when the union ends. What is assumed is that, in equation (ii), $d > 0$.²⁵

What I want to argue here is that dissolution costs depend not only on the union type, but also on the investments made in the relationship. Dissolving a married union is a process which involves legal actions and that is mostly regulated by a third party: the state or authority. Dissolving a consensual union relies solely on partners' decisions and arrangements. It can also lead to legal actions, but the process is not regulated and if there is no peaceful agreement, there is a high degree of uncertainty; it depends on ex-partners' good intentions. If the couple had bought a house or had children, or if the woman had abandoned her career in order to take care of her offspring, then in fact getting divorced may be much easier than dissolving a consensual union. This is coherent with the idea that marriage works as a way to secure investments. It is so because if the union ends, both partners are supposed to benefit proportionally to what they have invested.

²⁵ p. 50.

However, cohabitation is not suited for important investments in the long term, since it provides no guarantees that the partners will benefit proportionally to what they have invested. It is so only if they have been careful enough to have the names of both partners as owners of the important assets, and even in that case, some investments (namely specialisation in housework) will not be compensated. Of course, most legal coverage could also be achieved through particular legal agreements, but these are not always possible and for many issues, proofs cannot be obtained in the case of a conflictive break up. In most countries, court decisions have made an analogy between marital and non marital unions in special cases.²⁶ But this is not common, and the probability of conflict between the partners when a union breaks is quite high. The proposal of this research is that when high investments have been made in the relationship, $d < 0$, and therefore, if we substitute for d in (iii),²⁷ we have that the probability of marrying is much higher, even for low values of p .

If cohabitators have not arranged things carefully, break up costs can become very expensive. The liquidation of assets does not assume shared possessions, therefore it does not matter if goods have been paid for by both as long as the owner is one of the partners. This may not be important for small things, but the same principle applies to the house or the car. Cohabitators are not entitled to economic allowances that are a quite common result of divorce or of partner's death. This becomes especially salient for couples that specialise or rely strongly on the income of one partner. If a woman in a consensual union decides to give up working (or to reduce her working hours) in order to take care of the family and the house, she is not entitled to any compensation for the "enrichment" of her partner, who is not under moral obligation to compensate her. These disadvantages could be avoided by marrying. And this may be one of the reasons behind

²⁶ For instance, in cases where the partners wanted to get married but were unable to due to external reasons.

²⁷ p. 50.

the lower number of women specialising in household tasks among cohabitators.

The hypothesis that we can derive from this is that when important investments have been (or plan to be) made in the relationship, then the costs of breaking a marriage are lower than the costs of ending a cohabitation, and therefore, the probability of marrying increases with the amount of investments made (**investments hypothesis**). This is the mechanism operating behind the theory that marriage is a better way to secure investments. Special attention should be paid to specific circumstances, namely that the couple is gender-specialised or that only one of the partners is the owner of the shared dwelling, for which break up costs can be extremely high.

3.3.3. Perceived probability of success and other related concepts

Forming a union entails a risk. The possibility of ending up divorcing may have seemed remote some decades ago, but it is becoming commonplace nowadays. When a couple enters a union they must have an idea about relationship quality and stability. Relationship quality is usually measured in terms of the happiness that the relationship brings to the partners. Stability, however, is related to the likelihood that the union breaks up.

We generally consider that when marrying, the couple must be sure of their relationship, and that therefore they want to publicly commit to it. However, this assumes an equivalence between commitment and a high degree of relationship quality, which may not correspond to reality.

The National Survey of Families and Households (USA) included a question on perceived likelihood of divorcing the partner. More than 50% of married couples reported low likelihood of divorcing, but around 30% reported not so low, even

or high chances of dissolving the union.²⁸ These figures show that it is reasonable to think that people can enter or stay in a relationship even with doubts concerning the probability of dissolution (Thomson and Colella 1992).

As mentioned before, commitment to a relationship will certainly be related to the perceived probability of success (or conversely, of divorce) in that particular union, but not necessarily to the high quality of the relationship. Of course, relationship quality is one of the main reasons that foster commitment and stability. Needless to say, a minimum quality is needed in order to make further steps in a given partnership. However, there are other factors that influence commitment and the perceived probabilities of success/dissolution; such as moral obligations, structural constraints, social and community pressures, the quality of available alternatives and investments made in the relationship (Surra 1997).

To sum up, this section argues that the idea of commitment as defined by Surra is symmetric to the perceived probability of dissolution that other authors and surveys have used to measure relationship stability,²⁹ and that it is not completely dependent on relationship quality. Very often the decision to commit one self may stem from an array of external factors, for instance an unintended pregnancy. In that case, marriage means tying yourself or admitting your responsibility towards the other person or the child, but does not necessarily mean that the relationship is extremely rewarding. This array of factors that can influence union entry are related to those reviewed in the previous sections. What we find then, is that commitment or perceptions of relationship stability depend, on the one hand, on relationship quality, and on the other hand, on external factors.

Regarding relationship quality, the hypothesis that we could derive from this is quite straightforward for union formation in

²⁸ These figures vary in each survey year, this is why I mention only approximate numbers.

²⁹ And from now on, both concepts will be used as synonyms.

general: the higher relationship satisfaction and quality, the higher the chances of forming a union (**quality hypothesis**). However, will there be divergent effects for marriage or cohabitation? Relationship quality itself does not lead to marriage more than to cohabitation; the decision will depend on the factors that we have reviewed, and partners' values and preferences.

When considering the influence of relationship stability, again, the straightforward hypothesis is that higher stability fosters entry into any union. However, we must bear in mind that one important part of its effect is due to relationship quality, but another part of it is related to "external factors." The result is that we can find the same level of stability related to different levels of relationship quality. If we were able to have information on relationship quality and stability, we could disentangle the effect that those external factors have on commitment.

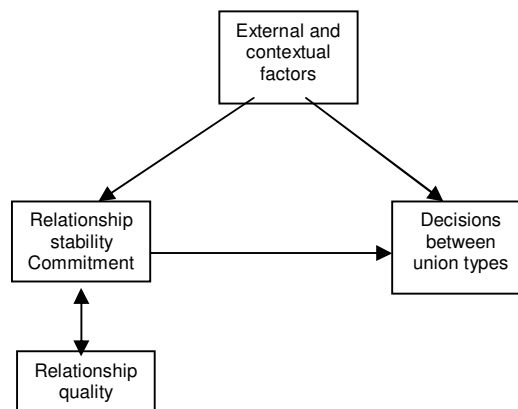
Factors such as having a child or being strongly religious influence the perceptions of individuals, in the sense that they will report lower likelihoods of divorce, and therefore higher commitment. But both factors are related to the decision on union types as well, for instance, more religious people will prefer to marry, and having a child increases the chances of marrying versus cohabiting in most countries. So, we would observe that very religious persons show higher levels of commitment and also a higher propensity to marry instead of cohabiting, and thus we could conclude that high relationship stability increases the chances of marriage. Our conclusion would be spurious because part of the correlation would be due indeed to the separate effects that religiosity has both on reported stability and on preferences for marriage.

Thus, perhaps what should be elucidated now is what the effects of the previously reviewed variables on relationship stability are, as compared to their effect over union types. In fact, the most important question is whether stability influences the form of union chosen. A high level of stability increases the probability that the benefits obtained from a union are independent of break up costs, as it decreases the probability of bearing those

costs. However, the argument in the previous section was that the particular benefits and costs derived from marriage or cohabitation are not unique, but depend on each couple's socioeconomic circumstances and on their institutional setting. So all in all, high stability will definitely promote entry into a union, but will have no influence *per se* over the type of union formed (**stability hypothesis**).

The following figure summarises the mutual influences among the ideas presented in this section.

Figure 3.2. Assessments of stability, commitment and relationship quality



3.4. Research strategy and cases of study

In this section, the methodology to be used in the following empirical study will be presented, as well as the reasons for the chosen research strategies, for the selection of cases and the data sources that were available and suitable for the research. Regression models as well as further information on specific data

sources for the cases of study will be presented in the empirical chapters of the dissertation.

3.4.1. General approach

In order to test the hypothesis formulated we can choose from among a variety of research designs, and therefore it is necessary to take some methodological decisions. In this section the alternatives available when designing the empirical study of this dissertation will be discussed, together with arguments for the choices made.

One of the aims of this research is to investigate cross-national differences in union formation patterns, and to try to find a model applicable to several countries, including variables at the national level in order to capture the variation. To be able to do so, research has to start by providing an adequate portrait of the country under study, about the variables involved, because there could be national characteristics causing or at least affecting those cross national differences. This cannot be done *ad hoc*, so as to explain odd results in regression models. A good descriptive section provides an adequate context to understand and interpret the results of econometric models, but its interest goes beyond this point, since it will point at some regularities which may confirm or refute hypothesis. In order to avoid spurious conclusions, econometric models will be used too, allowing for a control of associations between the variables of interest.

Therefore, the first chapter of the empirical part of this dissertation is devoted to the descriptive study, whereas the second chapter of this part will present regression models, ran in order to test the previously derived hypotheses. For those models, only female respondents were used. This is a common way to proceed in studies concerning union formation, since women's situation in society has changed over time, and these changes have been held responsible for crucial changes in family formation patterns. We expect to find strong influences of women's education or labour

market participation. Some studies have found interesting effects of men's economic prospects (Clarkberg 1995, Oppenheimer 1997). But men's situation is more often related to that of women's than *vice-versa*. "*We take into account only the attitudes of women. This decision is not necessary, but we find the focus on women more interesting than the focus on men since we assume that female attitudes are more likely to change over time than men's and have a stronger impact on family structures and labour market because the attitudes are of the actors to their own action.*" (Lück and Hofäcker 2003)

Unfortunately, with the existing data, it is not possible to have couples in the analysis, so as to compare women's and men's profiles and answers. But it constitutes an interesting feature to take into account for future studies.

3.4.2. Selection of cases

In order to control for the institutional setting and cultural influences, the unit of analysis at the macro level will be the country. The first decision concerning cases has been to focus on western, industrialised countries, which are the reference for most of the existing literature. It was also necessary to have in the analysis countries with comparable data.

According to the prevalence of cohabitation (see figure 1.1, p. 10), there are three groups of countries. The first group comprises countries with a low incidence of consensual union (less than 10%), such as Spain, Italy, Poland, Hungary or Latvia. The second group is formed by countries like Germany, Belgium, Lithuania or Estonia, where cohabitation does not reach a 20% of unions. Finally, the group of highest incidence (over 20%) includes Scandinavian countries, Austria, Netherlands and France. Provided that most studies of cohabitation are country-centred, and that prevalence has always been an important issue to be accounted for, it would be interesting to analyse countries from different groups of prevalence.

For countries with few cohabitators the obvious choice is Southern European countries, since they are usually characterised as dependent on traditional family values; I picked up Spain, due to knowledge of the country. For countries where cohabitation is popular, there are substantial reasons for choosing France; it is a very interesting case because its cohabitation rates are close to those of Scandinavian countries, in spite of its welfare state and traditions, which are closer to other European countries. France has also had an important historical and cultural influence on Spain, as both countries share as well certain common characteristics that I will mention below. For countries with a medium level of cohabitation, Germany was chosen because it is an interesting comparison to France.

As mentioned, France/Spain and France/Germany are interesting comparisons *per se*. France, as already mentioned, has had a remarkable cultural influence over Spain, and nowadays both countries have certain similarities in independent variables of interest for this research: the structure of the educational system and the rates of young people with tertiary education; high youth unemployment rates or patterns of family solidarity. France and Germany also present an interesting comparative case study: there have been substantial economic and cultural exchanges between these two countries since the 1950s; general changes in demographic trends like the decrease in marriages and fertility and the increase in divorces have followed a similar pattern (Lesthaege 1995); both experienced an increase in cohabiting unions at the same time, and both have interesting programs of financial help for young people in tertiary education.

Despite these similarities, important demographic differences remain. French total fertility rates have traditionally been higher than in the rest of Europe; Spain has experienced the same changes in terms of fertility and age at first motherhood than other countries, but following a delayed and accelerated pattern. The following table summarises some interesting demographic data for the three cases, just to give an idea of the variations that will be

confronted. This will be reviewed in more detail in the descriptive section.

Table 3.1. Main demographic indicators

	Spain			Germany			France		
	1985	1995	2003	1985	1995	2003	1985	1995	2003
Crude marriage rate	5.2	5.1	5	6.4	5.3	4.8	4.9	4.4	4.3
Age at first marriage	24.3	26.8	28.7	24.2	26.4	28.2	24.2	26.9	28.6
Age at first birth	25.5	28.4	29.2	26.1	27.5	28.8	25.9	28.1	28.3
% of couples cohabiting	5			9.8			17.1		

Source: United Nations Economic Commission for Europe.

This table clearly shows that the three countries have delayed marriage and childbearing. The evolution of age at marriage and first childbirth is similar. However, marriage rates in France are lower than in Germany and Spain, which may be compensated by the higher number of cohabiting couples. The lower number of marriages is remarkable also if we look at data from 1975 (not in the table); in that year, crude marriage rates were 6.72 in Germany, 7.64 in Spain and 7.35 in France. Therefore the decline has been steeper in Spain and especially in France. This points at quite different patterns operating in these countries. Whereas in France and Germany, young people are still forming unions (via marriage or cohabitation), in Spain there is a growing proportion of young people remaining single or LAT.

3.5. Summary and hypotheses

In this chapter the theoretical model has been introduced, to be tested empirically in the second part of the dissertation. A rational portrait of union formation decisions was presented first. Then the main variables that enter calculations either as costs or benefits have been identified; this distinction is somehow arbitrary because what constitutes a benefit from marriage is equivalent to an

opportunity cost of cohabiting and vice-versa, but this will have no influence on the final model. In the previous section I have derived several hypotheses concerning union formation, whose empirical implications are summarised below:

Tolerance hypothesis: we will find both more direct marriages and more transitions from cohabitation to marriage in social settings where non marital unions are stigmatised.

Religiosity hypothesis: for specific faiths, the probability of marrying (directly or after cohabitation) increases with the level of religious practice. This effect will be most remarkable for direct marriages.

Modified independence hypothesis: being a career-oriented women increases the chances of entering cohabitation as a first union.

Legal coverage hypothesis: the more that policies protect marriage, the higher the probability of ending up marrying, but not necessarily of choosing marriage as a first union; it could be preceded by cohabitation because the effect of most policies is over the long run.

Quality hypothesis: the higher relationship satisfaction and quality, the higher the chances of forming a union.

Stability hypothesis: high stability will promote entry into a union, but will have no influence *per se* over the type of union formed.

Investments hypothesis: when important investments have been made in the relationship, then the costs of breaking a marriage are lower than the costs of ending a cohabitation, and therefore, the probability of marrying increases with the amount of investments made: purchase of a dwelling; having a child and specialisation of partners in labour/housework. As a corollary we have also the following.

Late-independence hypothesis: when partnership formation coincides with late abandonment of the parental home, the probability of marrying increases.

CHAPTER 4. UNION TRANSITIONS IN SPAIN, GERMANY AND FRANCE

This chapter comprises the descriptive study of the dissertation, which will be the framework needed to interpret the results of the last empirical chapter. Focusing on the variables identified as key to union formation processes, it is divided into four sections. The first three sections are devoted to one country each, and they have the same structure. The last section is a discussion of the three countries, differences and similarities, and about what can be expected from an econometric analysis in chapter 5.

For this descriptive part, several data sources have been used; they are listed in Annex 1. For the three countries, the FFS⁴⁰ and the ISSP survey on Family and Gender Roles III were the main sources of information, because they include questions on living arrangements as well as on relevant issues such as sharing of household tasks. For the general portrait of the variables of interest, I have used mainly opinion and labour force surveys, although these are used as secondary sources. For Spain and France, there are many surveys directly or indirectly accessible, but data on Germany were more scarce, and have been obtained through the statistical services of the government.

⁴⁰ This survey is the source for the econometric analysis in chapter 5, and thus I comment on it later.

4.1. Union formation in Spain

4.1.1. Introduction

Nuptiality patterns have changed considerably in Spain over the past decades. A steady trend towards later entry into marriage has been manifest since the early 1980s, coinciding with remarkable advances in women's educational attainment and labour force participation. Whereas in many European countries first marriage is usually preceded by cohabitation and thereby partnership formation occurs significantly earlier than reflected in marriage statistics, in Spain cohabitation remains relatively infrequent and its role in explaining marriage delay is weak. However, as a relevant emerging trend, it deserves attention and scientific scrutiny. The high acceptability of cohabitation reflected in major opinion surveys has not translated into behaviour, but it indicates a large potential for future increase. The political controversy raised by recent laws regulating unmarried partnerships enacted by some Regional Parliaments reflects the time lag and frictions between normative change, behavioural change and socio-political recognition of new family forms.

The structure of this chapter is as follows. An overview of family formation patterns and their evolution in Spain is presented first, as well as a description of the main variables of interest for this research and the institutional context. This will be done using data at the aggregate and at the individual level.

4.1.2. Overview of union formation and main intervening variables

This section is structured along the various areas of interest, and for each of them, a brief description is provided first, followed by an analysis of the differences among women depending on their living arrangement. The main sources of data are the FFS and the *Instituto Nacional de Estadística* (INE). The latter has carried

out many surveys with useful information, and the 2001 Census. We will also refer to results from the ECHP and surveys from the *Centro de Investigaciones Sociológicas* (CIS).

Individual level variables

Education

Compared to other countries, women's gains in educational achievement in this century are remarkable (González 2000). We can see this evolution in figure 4.1. The proportion of women with only primary education was nearly 40% for women born in the early 1940s, but this proportion decreased steadily for subsequent birth cohorts, reaching less than 10% for women born in 1976-80. Conversely, upper secondary education⁴¹ has become increasingly prevalent and more than 25% of women born in 1976-80 had attained that level. The increasing proportion of college educated women has also been notable: this proportion rose from 2% among women born in the 1920s to 32% among women born in the 1970s. Therefore, it is clear that Spanish women have increased substantially their investments in human capital over the last 40 years.

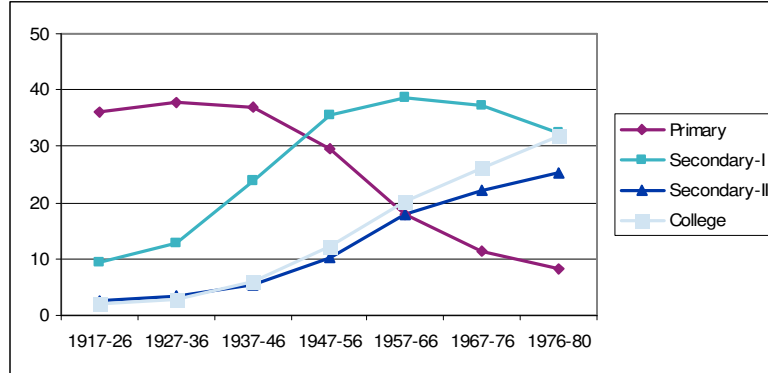
By union type, including those who were never in a union, in the sample from the FFS (see Figure 4.2) the biggest proportion of college educated is found among cohabitators, followed by singles; whereas marrieds have the highest proportion of respondents with only primary education. Marrieds' proportion of secondary school graduates is lower than the average; data from the ECHP also confirm this relationship between union type and educational attainment. The importance of the development in education is remarkable if we take into account that more than 30% of women

⁴¹ Compulsory education is up to age 16. Upper secondary education refers to post-compulsory secondary studies, usually through ages 16-18.

90 / Union formation in Spain, Germany and France

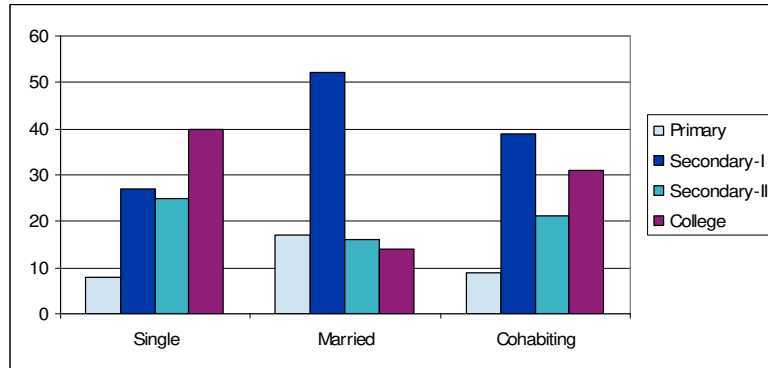
in the early cohorts had no formal education at all, and that 8-9% of them were illiterate.

Figure 4.1. Percentage of women attaining each educational level by birth cohort (Spain)



Source: INE 2001.

Figure 4.2. Percentage of women attaining each educational level by living arrangement (Spain)

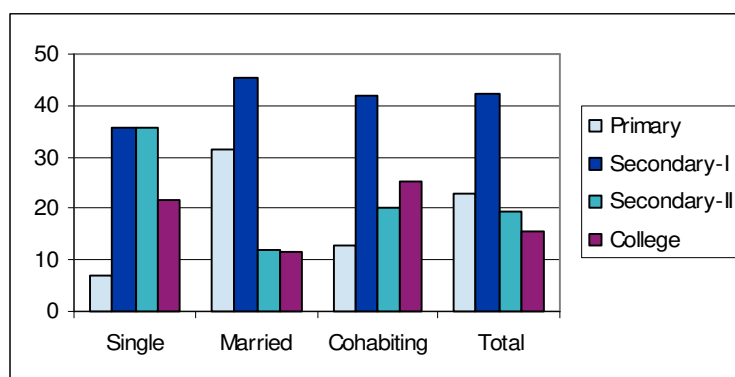


Source: FFS 95.

According to the 2001 Census, 50.9% of cohabiting women had completed post-secondary education or college; whereas the percentage for marrieds was 41.5%. However, these effects could be due to the different age structures, since cohabitators are younger than marrieds, and younger cohorts attained higher educational levels, as we have just seen in figure 4.1.

In fact, the effect of age is considerable if we compare the former figure with the following, for women born in the period 1960-69. This cohort is old enough to have completed their studies and found a job, and young enough to have experienced a more tolerant environment concerning cohabitation.

Figure 4.3. Percentage of women attaining each educational level by living arrangement (birth cohort 1960-69, Spain)



Source: FFS 95.

The figure shows, on the one hand, the effect of increasing educational levels, since all groups show higher qualifications than in the first graph. On the other hand, educational differences persist, and acquire a slightly divergent pattern, since single women are those with higher educational achievement and married women still have a profile of lower educational

attainment. As we will see below, this may be related to women's occupational careers and professional prospects.

Economic activity

In what regards women's working conditions, Table 4.1 summarises the activity rates⁴² for the main educational groups, as well as gender differences.

The first thing to remark is that women's rate of activity is always lower than men's. There is a slight inverse difference for postgraduates, but they represent a very small percentage of respondents and therefore it is difficult to draw any conclusion from this group. Nonetheless, if we examine the evolution throughout cohorts, we find in the table some of the above mentioned trends. First of all, men's rate of activity shows a decreasing trend for those who have educational levels higher than lower secondary, whereas it remains quite stable for those with primary and lower secondary studies. For women, things are more complex. Those with primary or lower secondary education have increased their labour force participation over time. Women with higher educational levels (from upper secondary to postgraduate) are those with higher activity rates, and these rates have fluctuated only slightly along time. The youngest cohort of college educated women has not yet reached the activity levels of the previous cohort, but this may be due to those still in the educational system. So, it seems that women with higher levels of education have kept their preferences for working quite constant and high.

⁴² Percentage of individuals in each group who are working, unemployed or looking for a job.

Table 4.1. Labour force participation by gender, age group and educational attainment (Spain)

	Total (16-64)		25-29		30-34		35-39	
	Men	Women	Men	Women	Men	Women	Men	Women
Total	68.4	45.9	90.2	79.9	94.1	74.2	94.7	70.4
Primary	45.7	19.7	90.6	62.7	87.1	54.4	90.4	55.8
Secondary-I	78.7	49.8	94.5	72	94	60	93.9	59.1
Secondary-II	76	60.2	88.2	79.9	95.9	76.7	95.5	72.1
College	83.4	79.2	86.2	85.5	95.8	87.9	98.3	86.9

Source: INE, Labour Force Survey, 2005.

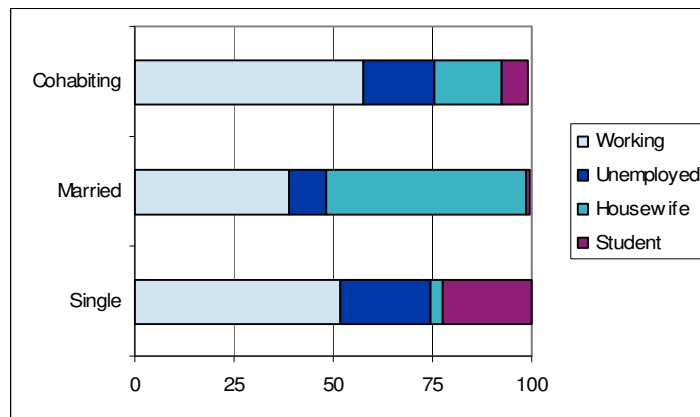
Despite women catching up in education and activity, their unemployment rates continue being higher than men's in Spain; in fact most times the rate is twice that of men. In 1995, when the FFS was carried out, the unemployment rate for men was around 18%; for women, around 30%. In 2001 things went better, the rate was 7.5% for men, and 15.2% for women. In 2005 the rate has fluctuated again around these numbers. But not only do women have less jobs than men; they also have worse jobs. According to the Spanish *Encuesta de Población Activa*, in the service sector, where most women are enrolled nowadays, between 5-6% of them are underemployed; and the percentage of men in the same situation is about 1.7%. However, the European Community Household Panel shows that women do not report significantly higher levels of "considering themselves overqualified."

If we examine labour participation status by living arrangement, married women show the highest percentage of housewives and the lowest of working women. Again, this result could be due to the different age structure of the married group, which goes hand in hand with divergent access to education as examined in the previous part. In order to avoid this bias, we can examine one particular cohort of women aged 26-35 (born between 1960-69) at the time of the interview. Figure 4.4 shows that the trend is the same, although less pronounced.

For this cohort, if we analyse only women who have completed college studies, and therefore, who have invested in human capital, the percentage working becomes similar for all

union types (around 70%). For highly educated women, singles and cohabitators show also a similar percentage of unemployment (close to 18-19%), whereas unemployed marrieds are much fewer (8.4%). Still, an important difference in economic activity is due to the high percentage of housewives among married women (19.7% versus 5.7% for cohabitators).

Figure 4.4. Percentage of women by working status and living arrangement (cohort 1960-69, Spain)



Source: FFS 95.

Gender roles

Spain shows an open attitude towards alternative family forms, but when it comes to women's role inside the home, it remains quite traditional. Nevertheless, we are interested in whether there are differences in attitude among union types. The following table reproduces agreement with particular issues related to gender. Approval of working mothers is not very high, and surprisingly, lower among cohabitators. For the last affirmation, cohabitators are less in favour of the male breadwinner model. However, we must

bear in mind that married respondents are older than cohabiting ones, so part of the effect may be due to age.

Table 4.2. Survey opinions on gender roles by living arrangement (percentage agreeing with the statements, Spain)

	Marrieds	Singles	Cohabitants	Total
A working mother can establish just as warm and secure relationship with her children as a mother who does not work	60.1	42.4	42.7	55.8
Being a housewife is just as fulfilling as working for pay	42.8	37.4	30.4	40.4
A man's job is to earn money; a woman's job is to look after the home and family	26.8	14.1	86.3	21.9

Source: ISSP 2002.

The *Use of Time Survey* (INE 2004), also points at women devoting much more time to housework than men. On average, 84% of women cook meals every day; 71% do some housekeeping work and 26% are responsible for doing the laundry. For men these percentages are much lower: only 44% cook regularly, 28% do some cleaning in the house and 3% do the laundry. However, there are other tasks which are performed mainly by men, such as gardening and repairing the car. The same survey provides an illustration of another type of work carried out by women: 19% look after children and 5% look after old people. The percentages for men are 9% and 2%. This is coherent with the Mediterranean welfare state familism (Naldini 2002), where the family takes care of children and the elderly. And inside the family, it is mostly women who perform these tasks. Women spend an average of five hours a day doing household tasks; those who have some domestic external help, one hour less. Those who work part time spend one hour more than women working full time. This also points at housework being gender specialised, and to women doing more “female tasks” (Thompson and Walker 1989), such as cooking,

dishwashing or doing the laundry, which are the most repetitive and routine, and that have to be performed often daily, at fixed times, while male tasks are more flexible and related to leisure (such as auto maintenance or gardening).

The FFS contains questions about who performs several “female tasks” in the household. The distribution of these responsibilities for marital and consensual unions was calculated taking into account only women either working, unemployed or studying, since housewives (and their stronger presence among marrieds) would bias the results. According to Table 4.3, in spite of the percentage of partners as main performers being very low for both union types, there are remarkable differences.

Table 4.3. Main performer of housework, percentage by living arrangement and specific task (Spain)

	Married women			Cohabiting women		
	Respondent	Partner	Both	Respondent	Partner	Both
Cooking	74.8	2.8	22.4	58.4	7.8	33.8
Vacuum	62.5	6.3	31.1	54.1	10.2	35.7
Shopping	60.1	6.0	33.8	41.3	7.1	51.6
Dishes	58.4	5.8	35.8	37.2	9.5	53.4
Household budget	55.6	7.7	36.8	37.9	15.7	46.4

Source: FFS 95.

The proportion of couples who share the responsibility for any given task is always higher for consensual unions than for marriages. For all activities, more than 50% of married women say that they are the usual/main performers. For cohabitators, the percentage of shared tasks is much higher and in two cases reaches 50%. Thus, the distribution of housework seems to be more egalitarian in consensual unions than it is in marriages. These results are confirmed by other sources (Meil 2003; data from the “Encuesta sobre relaciones familiares de la Comunidad de Madrid,” November 2000).

To sum up, women in Spain have increasingly gained access to higher educational levels, and those who go on studying to upper secondary education (after the compulsory period) have higher rates of activity in all age groups. However, their situation in the labour market is worse than men's, at least in terms of unemployment levels. And household tasks are strongly sex-segregated, although cohabiting men participate more in this type of activities.

Religion

Spain is supposed to be a Catholic country. It is the majority religious faith and has deep historical roots in institutions such as the educational system. The Catholic church was one of the pillars of Franco's regime, but since the advent of democracy, the habits and moral rules of Spaniards are becoming more and more independent from Catholic precepts.

These changes in values and beliefs are reflected in opinion surveys. In 1999,⁴³ 13% of Spaniards described themselves as "very religious," and 22.6% reported praying everyday. In 2002,⁴⁴ a similar study showed that 80% of the interviewed described themselves as "Catholic," but only 7% considered themselves very religious. Only 25% of those who declared to be Catholic did in fact attend church every week, whereas 72% also said that they believed the Church had lost influence over society in the past ten years. In 2005,⁴⁵ again 80% of respondents described themselves as Catholic, but only 21% reported going to Church at least once a week; 49% of Catholics said that they never go to church, apart from special occasions such as weddings and celebrations. The loss of attachment to the Church, even for celebrations, is reflected

⁴³ CIS, Estudio 2301, "Religion," International Social Survey Programme, 1998.

⁴⁴ CIS, Estudio 2443, *Actitudes y creencias religiosas* ("Attitudes and religious beliefs"), 2002.

⁴⁵ CIS, Estudio 2602, *Barómetro abril 2005* ("Barometer April 2005").

by the sharp increase in civil weddings: in 1995, 22.5% of marriages were not religious (only 4.5% in 1980). In 2004, 62.6% of marriages were celebrated in a catholic Church. The fact that the Catholic Church is losing its influence is also reflected nowadays in the public sphere in Spain, due to the debate over the role of religion in the public education system, and over the laws allowing homosexual marriage.

If we look at religiosity by living arrangement, it is no surprise to find out that cohabitators are much less religious than marrieds, and for this particular issue, singles are closer to marrieds. For those under 40 years of age, 13.5% of marrieds report going to church once a week or more, whereas only 0.9% of cohabitators do. Conversely, 82% of cohabitators declared never or almost never going to church; the percentage among marrieds being 58% (61.7% for singles).

Births out of wedlock

The number of births out of wedlock had been historically very low: in 1975, only 2% of children were born to women who were not married. In the last decades, Spain has experienced the sharpest decline in fertility within the EU countries. However, this decline in fertility has not affected non-marital births, which have become more frequent, in 2001, indeed, this percentage reached 19.7%, and in 2004 it was already a 25%. This share is still low if compared to other European countries, but the increase is nevertheless remarkable. The rise in extra marital births is partly due to the rise in cohabitation and to the growing number of immigrant mothers, who bring a different pattern of out of wedlock fertility (almost 40%).

Not only has the number of non marital births changed, but also the profile of lone motherhood in Spain. In the 70s, most of lone mothers were adolescents of lower-medium socioeconomic status having their first baby. In the late 90s there are more second and third births, the age of the mothers is higher, and their socioeconomic status is diverse. This might point at a different

pattern in lone motherhood, namely that of women who want to have a child alone. What it definitely shows is that the need to legitimate a birth is lower than it was before, although the pattern of births within wedlock remains the norm in Spain.

Marriage is still the preferred context for raising children in Spain. Analysing the FFS, only 9.5% of married women are childless, compared to 45.4% of cohabitators. For women who are in their first union, 63.1% are childless. However, for this case, this evidence can also be read as an important percentage of consensual unions having children and therefore assimilating to married unions. Interestingly, those cohabiting couples who do have children, are indeed more fertile than marrieds; married women who are not childless have on average 2.06 children, whereas cohabiting women (never married) have 2.42. These data must be interpreted carefully, because they are based on very few cases: for never married women with children living in a consensual union, only 35 respondents. In spite of this, it could be a trace of a small segment of cohabiting couples of the type “indistinguishable from marriage.”

Union formation

Nuptiality patterns in Spain have undergone an evolution which is similar to other European countries; although in Spain this evolution was delayed. Nowadays Spain presents a pattern of late and not universal marriage, but differences with other countries remain in what regards cohabitation and divorce; the tendency towards less marriages began with the cohort born in the 60s, which started postponing marriage, and became more salient for the 70s cohort. However, the decline in the number of marriages has not been offset by a rise in cohabitation.

The median age at first marriage was 23.4 years in 1985, 26.9 in 1997 and 28.7 in 2004. In this sense, Spain would be in the middle of the distribution for European countries. However, for women between 25 and 29 years of age, only 11% had ever experienced a cohabiting union, which indicates that the delay in

union formation in Spain encompasses a period of either living independently or coresiding with the parents, but seldom with the partner. For the same age group, more than 40% women from most European countries had already experienced a non-marital union⁴⁶ (Castro Martín 1999).

The number of separations and divorces has also increased in Spain, with 16.5 divorces and 24.6 separations per hundred marriages in 2004. However, it is still low compared to other Western countries. If the number of divorces per thousand inhabitants is taken as an indicator, in 1995 Spain was one of the countries with less divorces: 0.8 versus 2.1 in Germany, 2.0 in France, or 4.4 in the USA (Díaz Moreno *et al.* 1999). According to Meil (2003) half of consensual unions in Spain are post-marital unions for at least one of the partners.

Regarding young people and first union formation, the most remarkable thing is that there is a two-year time gap between economic independence (the moment when it is affordable to leave the parental home) and effective independence (the moment when independent living starts). Union formation plays a key role in this process; for instance, in Madrid, marriage and emancipation coincide in 70% of cases (Leal Maldonado 1997). Those who form a consensual union leave the parental home earlier, on average when they are 21.9, whereas the average married leaves at 24.3. Nevertheless, the trend is towards later emancipation.

Both emancipation and union formation are delayed in Spain, and the link between them remains. This link may be due to both vital transitions being related to the need for accommodation, which becomes more affordable if two incomes are pooled.

What is the common path followed in union formation in Spain? Figure 4.5 summarises this. The figure shows union formation for women in the Fertility and Family Survey (women aged 16-45); first union formation and eventual dissolution of that union are displayed first. The last part of the figure summarises

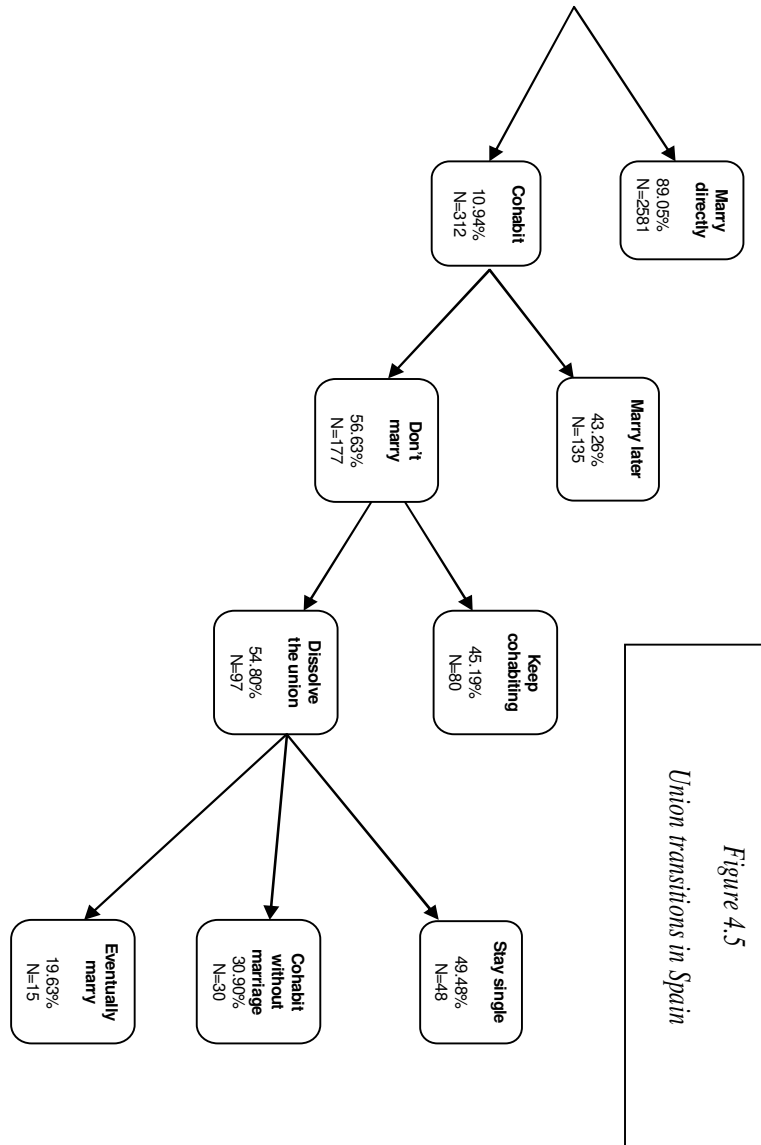
⁴⁶ With remarkable differences across countries: 78% in Sweden, 65% in France, 45% in West Germany.

the final status at the time of the interview and is provided only as an illustration. Most unions (almost 90%) started as direct marriages, and just 11% started as cohabitations.⁴⁷ As we will see in the next sections, from this point on, the path is similar to the other cases: a little more than 40% of those consensual unions eventually married the partner, whereas more than half of them did not. 45% of those who did not marry kept cohabiting at the time of the interview, the other 55% had broken up. The picture that we get from this is that cohabitation is quite a permanent state in Spain. Of all couples who started their union cohabiting, 72% were still together when interviewed for the FFS, in either union form. Of cohabiting respondents, 40.1% said that they had intentions to marry in two years time; and only 12% did not know whether they had the intention to marry someday or not.

Additional insight into the nature of cohabitation can be gained by examining the duration of the stages, calculated with life tables. For the first cohabiting spell, the average duration is 25.5 months, quite long indeed; but by the 24th month, more than half of those who would eventually dissolve their union had already done so. Those who married did it relatively fast, since by the end of the second year, 63.8% were already married, and by the end of the third year, only 20.7% had not yet done so. Dissolution through break up was slower, but the median spell lasted between two and three years.

Those who stayed together without getting married had been in a consensual union for an average of 50.73 months; half of them for at least three years. This means that when cohabitation periods do not lead to marriage, they are long, and thus it is doubtful to think that they constitute provisional or temporary arrangements. These durations, together with the relatively low intention to marry, present a picture of cohabitation which is closer to a (minority) alternative to marriage than to a marginal state.

⁴⁷ This is related also to the importance of consensual unions as post marital living arrangements in Spain.



Institutional variables

Public opinion

Even if cohabitation remains a minority behaviour, attitudes concerning premarital sex and consensual unions do not fall in line with Catholic precepts anymore and are actually quite tolerant. This has been reported by many major opinion surveys.

In 1998,⁴⁸ 70% of respondents agreed that “it is a good idea that two people in a relationship live together, although they do not intend to marry;” 74.7% agreed “if they do have the intention to marry in the future.” In 2002,⁴⁹ 87.1% of respondents said it would not be an important problem if their son decided to cohabit; 84.4% if it was a daughter. In 2004,⁵⁰ answers to the same question were similar: 86.7% would not find it a problem if the son cohabited, 85.4% if it was the daughter. Also, 80.1% thought that Spanish people were very/quite tolerant to those cohabiting couples who do not marry; 69.4% were in favour of the regulation of consensual unions (which includes homosexual couples). However, opinions on having children out of wedlock are not as favourable. Norms concerning birth legitimation are still present among the oldest cohort: 62% of respondents younger than 40 said that having children does not require marriage, whereas 83% of those older than 60 found that both events should go together.⁵¹

⁴⁸ CIS Estudio 2301 “Religion” International Social Survey Program, 1998.

⁴⁹ CIS Estudio 2442 *Actitudes y valores en las relaciones interpersonales* (“Attitudes and values in interpersonal relationships”), 2002.

⁵⁰ CIS Estudio 2568 *Barómetro Junio2004* (“June 2004 Barometer”).

⁵¹ CIS Estudio 2107 *Valores y dinámica intergeneracional* (“Values and intergenerational dynamics”).

Table 4.4. Survey opinions on family roles by living arrangement (percentage agreeing with the statements, Spain)

	Marrieds	Singles	Cohabitators	Total
It is alright for a couple to live together without intending to get married	72.7	87.8	93.5	78.5
It's a good idea for a couple who inted to get married to live together first	66.5	82.9	88.5	72.9
People who want children ought to get married	41.2	22.5	11.4	33.6
One parent can bring up a child as well as two parents together	28.2	76.1	69.0	64.2

Source: ISSP 2002.

All in all, social acceptance of consensual unions has been achieved relatively fast, with younger cohorts showing more tolerant views than older ones, and by the mid 90's the general opinion was that non-marital unions constituted a private affaire that should not be morally judged.

The tolerance expressed in surveys is confirmed by data from the ISSP on Family and Gender (2002), in Table 4.4. The approval of consensual unions remains high, but it is lower in the case of having intentions to marry. This effect is surprising but is also found in the other cases, which suggests that there may have been difficulties when framing the question. Still, Spanish respondents were tolerant of these unions, even as alternative family forms, since the need of birth legitimation is not strongly approved. Opinion on lone parenthood is also included as an indicator of further tolerance on other family forms that were historically stigmatised.

Social policies and State regulations

Heuveline and Timberlake (2004) classify the role of consensual unions in Spain as marginal; which means that it is "not prevalent and is likely discouraged by public attitudes and

policies.” Certainly, although not so stigmatised, cohabitation is not highly prevalent. Public policies, however, are not that restrictive if we compare them with other European countries.

As already mentioned, whether the parents are married or not, children are entitled to the same rights and benefits. Problems may arise in case of separation if the couple has not arranged things properly, as already mentioned. For the main issues (liquidation of assets, entitlement to economic allowances and use of the dwelling), court decisions in Spain have generally been unfavorable (Mesa Marrero 2000, DíazMoreno *et al.*, 1999).⁵² There have been some attempts to pass a national law on consensual unions, supported basically by gay social movements, but they were not successful, and since homosexual marriage has been approved, it is very unlikely that any such law will be proposed again. Some towns and municipalities have set up Registries for non-marital couples, but their reach is only local and they have almost no administrative effects.

Some measures have been introduced in the labour law in order to assimilate married and non-married couples, such as the right to ask for a day off in case of illness of the partner, or to apply for a job transfer. Clearly, one such measure may be determinant for a particular couple, but it is not likely to have a significant effect on the whole population. The only exception for this is the case of civil servants, for whom many benefits are being granted for consensual unions, provided that the union is officially registered.

However, for this dissertation, it was interesting to have an objective measure of the legal consequences that each living arrangement entails, and this has been achieved by following the work of Waaldijck *et al.* (2005).⁵³ Repeating their analyses for the Spanish case, the result is a low level of consequences for non-

⁵² See both references for a collection of court decisions about these problems.

⁵³ The countries studied were: Netherlands, Sweden, Belgium, Finland, Norway, Iceland, Denmark, Germany and France.

registered different sex partnerships, around one third of those of marriage. The study of legal consequences and the corresponding tables are included in the appendix to this chapter, but the conclusion is that the level of legal coverage provided by Spanish legislators for informal cohabitation is around 33%, taking marriage as 100%. This level is low if we compare it to other countries studied; the highest level of consequences is found in the Netherlands and Sweden (75%); the other Scandinavian countries show levels above 50%. Of those cases studied, the only country with a lower percentage was Germany.

Housing

In a previous chapter the capital importance of housing for family formation was presented. This section will try to present the main features of Spanish housing markets, focusing especially on the issues that affect access to housing for young people.

Having access to a house, be it owned, rented or paid by the parents, is a requirement *sine qua non* for emancipation, and emancipation means living outside the parental home (even if some kind of financial dependence persists); and thus, it is also a requirement for family formation, at least ideally. The type of tenure chosen depends on preferences and affordability of costs.

“Investing in a dwelling is furthermore one of the most important decisions a household can make, a turning point in their life trajectory, even more important for young people since it is their first dwelling. It happens to be fundamental due to the characteristics of the very same item, its inflexibility, its durability and cost, that it represents a big effort with respect to any other consumer goods, not only for its pressure on the household budget, but also for the endurance, due to the delayed payments. In this sense, the first dwelling always means a bigger effort than the others, so young people will always be in worse conditions.” (Hernán Montalbán and Maderuelo 1995)⁵⁴

⁵⁴ The translation is my own.

According to the 2001 Census, 82% of dwellings in Spain were occupied by owners, and 11.5% by renters. This differs a little from the data in 1991 Census, when 78.3% were owned and 15.2% rented. There is an important variation in prices, which are higher in big urban areas, but the general picture is an increase of owned housing and a parallel decrease in the number of renting households. This is especially remarkable if we compare it with the 1960s, when more than 40% of Spaniards were renters (Trilla 2001).

Housing in Spain is considered a “problem,” as reflected in major opinion surveys. In January 2005,⁵⁵ housing was mentioned as one of the main problems of the country by 20.7% of respondents; only unemployment, immigration and terrorism received a higher consideration. It is mentioned as the second most important problem when the question is referred to the respondent’s personal problems. This is so basically because of the characteristics of Spanish housing supply: high prices, non-existence of a public supply, low percentage of rented dwellings and high cost of the existing ones, high percentage of empty units, Europe’s highest rate of secondary residences, and finally inadequacy of supply and demand: the existing supply is only affordable for solvent households, whereas young people or immigrants face a difficult access to housing (Cabrera Cabrera 2001).⁵⁶

In Spain, the purchase of a house occurs relatively early in life, at the beginning of the employment career and family formation; in fact the mean age at first homeownership is close to mean age at first marriage. “About 50% of women become homeowners by age 29 while the same proportion of men become homeowners by age 32.” (Ahn 2001) Access to a house depends on economic resources, which in most cases are obtained through participation in the labour market. Therefore, there is a relationship between the

⁵⁵ CIS. Estudio 2589 *Barómetro Enero* (“January Barometer”), 2005.

⁵⁶ The same author points at Spain having a high rate of low quality dwellings, according to data from the ECHP.

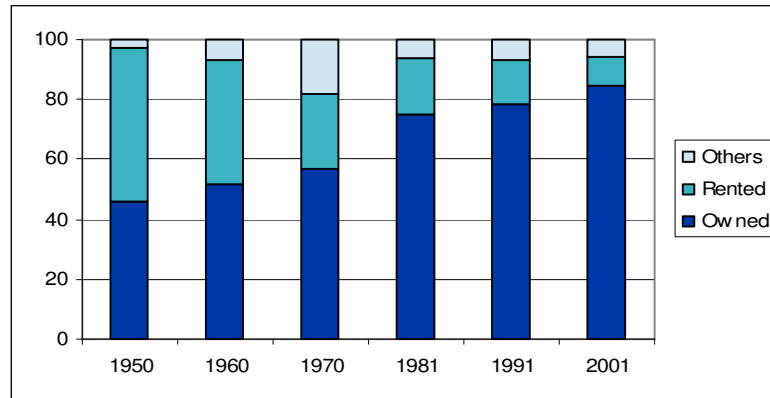
characteristics of early careers and youth labour markets and housing decisions. The Spanish labour market is currently characterised by late entry (due to longer education spells), high unemployment and high temporality. Given the absence of significant State subsidies in order to alleviate the problem, access to housing remains problematic for most young people.

To this situation, we must add that Spain is the country with the lowest rate of rented dwellings in Europe (Leal 2000). Among rented houses, public housing accounts for only an 8%. The evolution in the last forty years appears in figure 4.6, in which the trend towards increasing home ownership is clear.

An immediate question may be whether there are differences between those who rent and those who buy a house. According to Jesús Leal (2000), renters are mainly households where the reference person is under 35 years of age (25%), people who live alone, separated or divorced persons, and old people (who, in some cases, have kept renting their houses at a price which has not increased in the last 20 years). This comprises two situations: uncertainty and lack of resources to buy the dwelling. So, it should be expected that as job precariousness becomes more commonplace, and as geographical mobility increases, the demand for rented houses will grow.

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Figure 4.6. Evolution of tenure status (share of each type of tenure, 1950-2001, Spain)



Source: Muñoz Machado (1997) and INE.

However, it is difficult to estimate demand because there are no reliable data for ascertaining rented housing needs. Most of the times, demand can be approximately calculated through public opinion surveys or by studying the evolution of the prices for this type of accommodation (Muñoz Machado 1997). What we do know is the sensitivity of the market to economic fluctuations, which effectively points at the lack of resources or work instability as factors to be taken into account. 1992-94 was the period of highest unemployment rates in the 90s, and it coincided with a sharp increase in the number of rented dwellings, which later decreased simultaneously to unemployment rates (Leal 2000).

Further proof of this sensitivity is the high rate of rented houses occupied by people who are not employed (33-40%, depending on the specific year). This group would include pensioners (related to those aforementioned cheap rents: *pisos de renta antigua*); students and workers with different degrees of specialisation. Unemployed workers represent between 4 and 9%, whereas people belonging to higher income levels represent only 1-2% of tenants. Analyses performed by income groups (Taltavull

2000) confirm this point: rented housing in Spain covers the housing needs of families with lower income levels and of those with higher mobility.

The concept of “solvency” is a useful approach for measuring the capacity to buy or rent a dwelling. Solvency is the ratio price/income, measured by the average price of a dwelling with certain characteristics and the annual income of the household. In Spain, there is an important variation in housing prices across regions (*comunidades autónomas*). During the 20th century, there have been different trends. Some *comunidades* with low prices have experienced slow rises, others with high prices have experienced slow or sharp increases, etc. Prices in the main cities have always been higher than in other parts of the country, and with the territorial expansion of these big urban areas, the increase in prices has been extended to their surroundings.

Taking into account the average prices of housing for each province (*provincia*), as well as the average salary, Paloma Taltavull (Taltavull 2000) makes a simulation for a dwelling with certain characteristics. Solvency ratios should be between 2 and 3.5 for the house to be considered “accessible.”⁵⁷ She works with data from 1991 (when the housing market was blossoming and prices steadily increasing), 1995 (when prices stabilised) and 1998 (a new increase in prices). For these dates, the ratio was 4.35, 3.5 and 4.09. In Madrid, the lowest value of the ratio was a 4.6 in 1998, well above the accessibility limit. In Catalonia the ratio was never lower than 4.09.

Differences are not only remarkable across regions, but also across social classes, measured here through occupational status. For instance, in Andalucía, the ratio for non-skilled workers fluctuates between 2.9 and 3.5, whereas in Madrid it reached 6.8 in 1998. According to Manuel Valenzuela (Valenzuela Rubio

⁵⁷ This is the interval considered as optimal in North American literature. The authors take it as an indicator since we do not have a better approximation to its optimal value in Spain, nor do we know if it should differ much across countries.

2000) given the situation, earning a salary does not guarantee access to housing, since the potential young demand is insolvent or almost, with 50% of young workers earning less than the minimum wage (SMI).

In spite of these difficulties, people keep buying houses in Spain, since the financial conditions of loans and mortgages have evolved so as to allow for it. Interest rates fell from 13.9% to 4.88% in 1999, and in 2004 were around 3%. This has had an important effect on demand, because it makes the monthly costs cheaper. Its effects over the market are diverse: families can spend more money on other goods, or they can afford a “better” accommodation: they can buy expensive houses by paying the same amount for a longer period of time. The latter also allows the prices to rise and brings about cheaper monthly paying-offs but for longer time.⁵⁸

If we take into account these costs, we have a second ratio which is of interest: the repayment/annual income ratio, which reflects the affordability of the existing mortgage or loan. It should be around 30% for the loan to be affordable. The evolution of this indicator presents a decreasing trend in all Spain, including big urban areas. However, if we examine the lowest income groups, the average ratio is 43.2%.

There are also divergences in terms of the amount of previous savings needed to buy a dwelling. For some *comunidades* it is more than 30% of the total price of the house, for others it is around 20%. But we must not forget that those communities with higher prices are also those where a higher percentage of savings is needed, which makes it even less affordable.⁵⁹ Last but not least, these problems are not offset by State help. There is an important public investment in housing, but most times help is indirect, i.e., through tax incentives for home ownership, and so the social

⁵⁸ Mortgage loans payable over 35 years are commonplace in Spain. Some banks even allow 40-year of payment terms.

⁵⁹ In order to accurately test this we would also need to compare average income.

benefit of that help creates discrimination, since those who spend more on housing are those who receive more help from the authorities.

Finally, the differences in terms of housing tenure between marrieds and cohabitators are remarkable. In the FFS, 72% of current marrieds compared to only 31% of current cohabitators owned their dwelling.

4.1.3. Summary

In the previous pages I have tried to portray consensual unions in Spain by comparing them to marrieds as an alternative state, using different sources of information. Some features of cohabitators in Spain are distinctive in the light of the hypothesis presented in chapter 3:

- Spanish surveys show a high degree of tolerance towards consensual unions. However, the number of consensual unions is not coherent with this. If the open mindedness creates an opportunity structure for non marital unions, other factors must be influencing the preference for marriage.

- There are significant differentials in educational attainment. Cohabiting women are more educated than marrieds, even if we control for birth cohort.

- Cohabiting women are also more active in the labour market. This feature, together with their higher education, may be an indicator of their being more career-oriented.

- As expected, married couples are more religious than consensual ones.

- Cohabitators seem to hold more egalitarian gender values and they share responsibilities at home more than marrieds.

- Spain shows a pattern of late independence from the parental home and a difficult access to the housing market, with the highest percentage of owned dwellings in the EU.

- Marriage is privileged by the law, and legal coverage of consensual unions is almost non-existent.

- As for the general characteristics of cohabitation in Spain, data from the FFS point at cohabiting unions being of long duration (more than two years) with strong intentions to marry. Half of them consist of a childless stage leading to marriage, which has been characterised as a previous stage. There is as well a small nucleus of long duration unions, for whom cohabitation may be an alternative to marriage. If we examine cohabiting couples formed by singles, 73% are childless, and their average duration is 40 months. Only one third have children, and these are the couples with longer cohabitation spells (more than six years on average).

- Cohabitators are not often owners of their dwellings, and the proportion of renters is well above the average. Marrieds, however, are owners at higher rates than the average.

4.2. Union transitions in Germany

4.2.1. Introduction

The complexity of the study in the German case stems from its very administrative structure. The country was divided into two very different States during the period when most FFS respondents were making their partnership decisions. Due to the different political and social circumstances, both States show divergent demographic trends, and it would be misleading to treat them as a single case. In the former GDR, the new *Länder*, age at first marriage and first birth are lower, cohabitation and divorce are more commonplace, and women were more encouraged into higher education (Kreyenfeld and Konietzka 2004). For these reasons, demographic studies usually analyse them as two different countries instead of one, and in this research, only West Germany (former FRG) is included.

In addition to this, another peculiarity of the German case is related to its evolution after the II World War. The government, the welfare state and most institutions had to be re-constructed,

political power was controlled by other countries, and therefore the production of public statistics was delayed, resulting in a lack of aggregate data for older cohorts in what concerns several variables of interest for this dissertation.

Marriage had been praised as an ideal in post war Germany. The country had to be rebuilt, and after the initial years, women were encouraged to marry, stay at home and have children. According to a popular saying, women were supposed to be busy with the three Ks: *Kinder*, *Kirche*, *Küche* (children, church and kitchen). Consensual unions became popular in Germany in the 70s, in the context of increasing marriage delays and higher proportions of singles. The number of unmarried couples living together grew 800% between 1972 and 1992, and nowadays around 10% of households are formed by such couples.

German scholars have shown great interest in studying union formation in their country, and have produced two data sets for that special purpose. The University of Bamberg, with the help of public institutions, carried out two panel studies, following couples during six years of the relationship, from 1988 to 1994. The *Bamberger-Ehepaar-Panel* followed married couples, and the *Bamberger-NEL-Panel*⁶⁰ studied cohabiting couples. These studies were developed for one *Land*, Bavaria, which is well known for its conservatism, and therefore they may not be statistically significant for the rest of the country. Maybe due to this shortcoming, the results did not become known much outside the German-speaking world, but they are very interesting because both objective and subjective motivations in family formation were examined for both members of the couple.

⁶⁰ “NEL” stands for “Nichteheliche Lebensgemeinschaften,” the German word for consensual unions.

4.2.2. Overview of union formation and main intervening variables

The structure of this section is the same as the previous one. I will first present the portrait of cohabitation in Germany according to the variables of interest, identified in the theoretical part of this dissertation, and then provide a summary of the findings. The main sources of data used in this section are the FFS and the ISSP, together with data provided by the German Statistical Office (*Statistisches Bundesamt Deutschland*) on the German Microcensus and Employment Surveys.

Individual level variables

Education

The educational system in Germany is one of the clearest examples of tracked education. There is one single primary school, but after the age of 10, students can go to five types of secondary schools, with different professional orientations. If we compare it to the other countries in this research, students are tracked very early in the educational career, and not all of them have direct access to university, since in principle only one type of secondary school (*Gymnasium*) allows them to continue on to college. The system is quite complicated because students can also pursue university studies from other secondary schools, through senior secondary studies and technical colleges.⁶¹ Most secondary schools offering vocational training combine it with apprenticeships of different types. Maybe due to this early specialisation, the percentage of students attending university is relatively low compared to other countries, especially if we take

⁶¹ A comprehensive picture of the German educational system can be found at this page: http://www.bildungsserver.de/index_e.html.

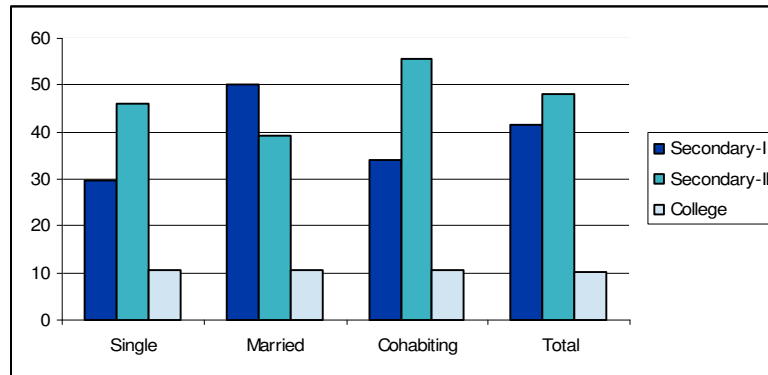
into account that attending university in Germany is very cheap: the fees are almost symbolic and there are important economic subsidies for students, such as interest-free loans, or BAFöG.

As in all Western countries, the government has made an effort in order to make education available to every citizen, and also in Germany, educational attainment has increased significantly. In 1982, 28.6% of the population had primary studies or less, whereas in 1989 this percentage declined to 19.9% (*Statistisches Bundesamt*). Barron and Lee (2000) estimate that only 16% of the German population had attained an educational level below upper secondary in 1995. In the FFS, where respondents are under 40, we have no respondents with only primary education. This can be due to the German system, where even those with lower educational attainment have achieved some vocational qualification, which would be coded as secondary education according to the ISCED classification.

Regarding the differences in education by union types, the following figure shows that both singles and cohabitators show a profile of higher educational attainment than marrieds. The difference is important at the upper secondary level, but not for college graduates. This is coherent with the educational effect found in the literature (Hill and Kopp 1999; Klein 1999a; Monyk 2002; Nave-Herz 1999). However, as already noted by Blossfeld and Huinick (1991), this does not necessarily mean that singles or cohabitators are avoiding marriage; it just offers a cross-sectional picture.

Women have gained access to higher education and nowadays in university they equal the proportion of men, especially in tracks related to educational sciences, liberal arts and care (*Statistisches Bundesamt*).

Figure 4.7. Percentage of women attaining each educational level by living arrangement (Germany)



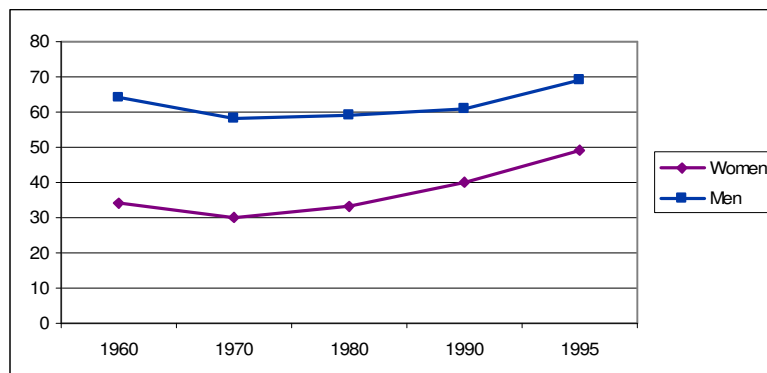
Source: FFS 1992.

Economic Activity

Following the same trend as other industrialised countries, German women have increasingly entered the labour force, but their activity rates are quite low if we compare them to many European countries. All in all, German women are not especially active in the labour force, and this trend is not expected to change for some time, given the economic crisis that the country is undergoing at present. The following figure shows the evolution of activity rates for men and women in the period between 1960 and 1995. The gender gap in labour force participation has become smaller, but it remains quite important.

The sample of the FFS shows higher employment rates than the average population does, since unemployment rates for women in 1990 were around 8%, whereas in the sample, unemployment does not reach 5%. We must therefore bear in mind a possible bias of the data.

Figure 4.8. Evolution of activity rates by gender (1960-95, Germany)

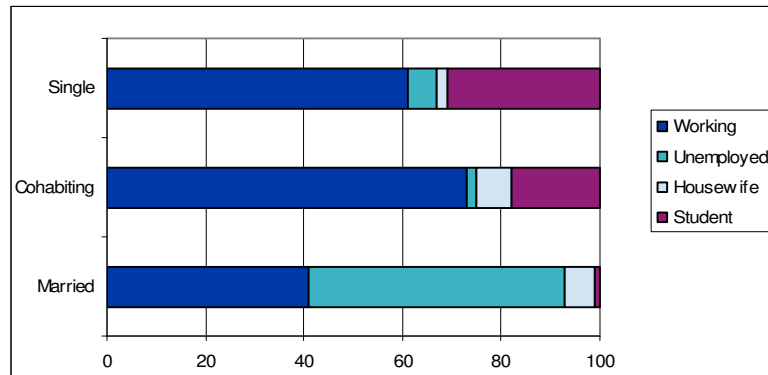


Source: Bundesministerium für Wirtschaft und Arbeit.

Labour participation has been analysed as one of the factors differentiating union types in Germany (Nave-Herz 1999). Coherently, data from the FFS presented in Figure 4.9 show that there are remarkable divergences between union types. Single and cohabiting women, and especially the latter, show higher employment rates than marrieds. Due to the long time spent in education in Germany, there are more students in the sample than in other countries, and the group is more salient for singles and cohabitators; indicating that education may postpone marriage formation (Blossfeld and Huinick 1991). But most remarkable is the percentage of housewives, which is higher than in Spain; half of married women being housewives in Germany.

Due to the structure of the educational system, there are only 285 women with college studies in the German FFS. Thus, their relationship to activity is difficult to figure out since many cells in the comparison are almost empty. However, some results are worth mentioning: activity rates are again higher for single and cohabiting women; 83% and 85.2% respectively.

Figure 4.9. Percentage of women by working status and living arrangement (Germany)



Source: FFS 92.

In contrast, only 56.4% of married women with college studies are working; while in this group more than 40% of women define themselves as housewives. In spite of these contrasts, unemployment rates are not different across living arrangements. Therefore divergences in activity by union status are significant, and even more salient in the case of women with college education, pointing at education being a weak indicator for earnings potential or career-orientation for married women in Germany.

Despite important gains, gender discrimination in economic activity persists in Germany. Income inequalities are significant: women's earnings are between 65-78% of men's in many positions, and women do not often hold top positions. As in other countries, women are heavily represented in the care-giving fields of health and education, but even in such fields there is a wide disparity between the number of females working in hospitals

(75% of total staff) and schools (more than 50%) and the number of female physicians (4%) and school principals (20%).⁶²

Gender roles

With regard to gender roles, Germany was and remains quite traditional, and traditional here means closer to Southern European countries than to Scandinavia, as illustrated by the three Ks ascribed to women after the war in the former FRG. The situation improved since then, and Germany had a strong women's movement, which gained momentum in the 1970s, growing out of the students' protests in the 1960s. It succeeded in passing legislation concerning equalisation of rights in marriage. Before that date, a woman could not work or file for divorce without her husband's permission.

Although, as we have seen, women have achieved equal opportunities in education and are increasingly participating in the labour force, some traditional ideas about their role in society remain unchanged. If we cross tabulate opinions concerning gender roles and living arrangements, marrieds are those with more conservative attitudes. We cannot derive any firm conclusion from the following data because marrieds are also older than singles and cohabitators, and this variation could be, at least in part, an effect of education and values from the previous generation.

⁶² According to the Bundesministerium für Wirtschaft und Arbeit.

Table 4.5. Survey opinions on gender roles by living arrangement (percentage agreeing with the statements, Germany)

	Marrieds	Singles	Cohabitors	Total
A working mother can establish just as warm and secure relationship with her children as a mother who does not work	78.1	84.6	83.8	80.1
Being a housewife is just as fulfilling as working for pay	44.9	27.5	27.9	39.5
A man's job is to earn money; a woman's job is to look after the home and family	27.7	13.7	10.1	22.4

Source: ISSP 2002.

If we turn to gender roles inside the home, we can use the FFS data in order to examine the division of tasks by union type. The following table presents the division of domestic tasks for married and cohabiting couples. Only women who are active in the labour force were included, since housewives would bias the results. The percentages reflect who is responsible for fulfilling certain tasks, and the difference between union forms is remarkable. It is more common in marital households for the woman to be the main responsible for accomplishing all tasks studied. Conversely, cohabitators show both higher percentages of men's responsibility and more co-responsibility.

This can be the reason why cohabiting women in this country state that they find the balance between work and family easier than marrieds (Monyk 2002).

Table 4.6. Main performer of housework by living arrangement and specific task (Germany)

	Married women			Cohabiting women		
	Respondent	Partner	Both	Respondent	Partner	Both
Cooking	68.2	4.6	27.3	56.3	6.4	37.3
Cleaning	48.2	9.8	42.0	41.6	12.1	46.2
Shopping	32.3	8.1	59.6	25.9	7.4	66.5
Dishes	47.7	7.3	44.6	36.4	6.2	56.4
Household budget	40.3	5.8	52.3	34.8	5.7	58.5

Source: FFS 92.

Religion

Protestantism and Catholicism are the two most important faiths in Germany; the south of the country is mostly Catholic and the North Protestant. According to the Microcensus (Statistisches Bundesamt), in 1995, 34.1% of Germans defined themselves as Protestant, and 33.7% as Catholics. The distribution had hardly changed in 2005, with a 31% of Protestants and 32% of Catholics. Other sources (Dobritz and Hullen 1995) state that half of the German population is Protestant and one third is Catholic. The trend, however, is towards less frequent religious identification, since the percentage of people ascribing to a particular religion has been steadily decreasing since the 1950s (when roughly half of the population was Protestant and 44% Catholic).

In the female FFS sample, the distribution is not very similar to the whole population: 55% of respondents are Catholic and 40% are Protestant, and this must be taken into account for the econometric analysis. Among cohabitators, however, the trend is inverted, and 50% describe themselves as Protestant, 41% as Catholics. But the difference is more remarkable if we focus on attendance of religious services: 28.8% of married women said they went to church at least once a month; only 9.26% of cohabitators did.

Births out of wedlock

In contrast to Eastern Germany, non-marital fertility in Western Germany is relatively low. The percentage of births out of wedlock has grown, but the total difference has not varied significantly: about three percentage points in almost fifty years. In 1995, 12.9% of all live births were to unmarried women. This rate was around 9.7% in 1955. But the trend is U-shaped, it decreased until 1970, when it reached 4.7%, then started to rise again until now, and eventually in 2005, 29.3% of births were to a non married women (*Microzensus*).

However, the number of out of wedlock births until 1995 is consistent with the findings of some scholars (Blossfeld *et al.* 2003; Nave-Herz 1999), which show a strong effect of pregnancies on union transitions in Germany. It seems to be the case of strong preferences for birth legitimation through marriage. However, the increase in the number of consensual unions has been accompanied by an important increase of out of wedlock fertility.

Germany had the highest rate of childless couples of the three countries, according to the FFS, although some of the differences may be due to the younger age structure of the sample. 18.5% of married and 74.3% of cohabiting couples are childless (82.8% of consensual first unions). As we will see in the case of France, for those unions with offspring, consensual unions also have fewer children (1.3) than marrieds (1.8). In sum, the prevailing pattern for consensual unions in Germany is to remain childless, but it remains to be seen whether consensual unions have changed in this sense in the period between 1995 and 2005.

Union formation

Germany is no exception to the trend towards delayed marriage in Europe and other Western countries but, as noted with births out of wedlock, the change is not as pronounced as it could be expected. According to the *Statistisches Bundesamt*, age at first

marriage was 29.6 for women in 2005, 27.5 years in 1995; 24.5 in 1950. The change is remarkable if we look at the total marriage rate: it decreased from 1.12 in 1950 to 0.6 in 1995.

Hence, people are postponing marriage and even not marrying. All in all, the number of marriages has also decreased in a growing population because divorce is becoming more popular, while re-marriage is not. This has been accompanied by a rise in non-marital unions as registered in the German *Mikrozensus*. Dobritz (1995) estimated with these data that there were about 400,000 consensual unions in Germany at the beginning of the Eighties; by the beginning of the Nineties, there were already 1.1 million, which is a strong increase. Of these, according to the FFS, 86% are formed by never-married partners.

The structure of social opportunities for young people to form a consensual union is quite favourable in Germany (Rusconi 2003). Young people leave the parental home at early ages, either to enter the labour market or to go to university. The educational system favours early specialisation for those on vocational tracks, as well as residential mobility for those following graduate studies. There are also generous economic subsidies for students and special contracts for working part-time⁶³ while at university (*Aushilfe*).

Consensual unions are formed either by singles or by individuals who were previously married. Momyk (2002) classified these unions in Germany according to their meaning in the marital biography, and concluded that most of these couples think of their relationship as a previous stage to marriage. The decision to marry is postponed because the couple feels no hurry or because they are trying to establish a professional career. Only around one fifth of these unions expressed reluctance to marry and saw cohabitation as an alternative. Of these, most of them were post-marital for at least one of the members.

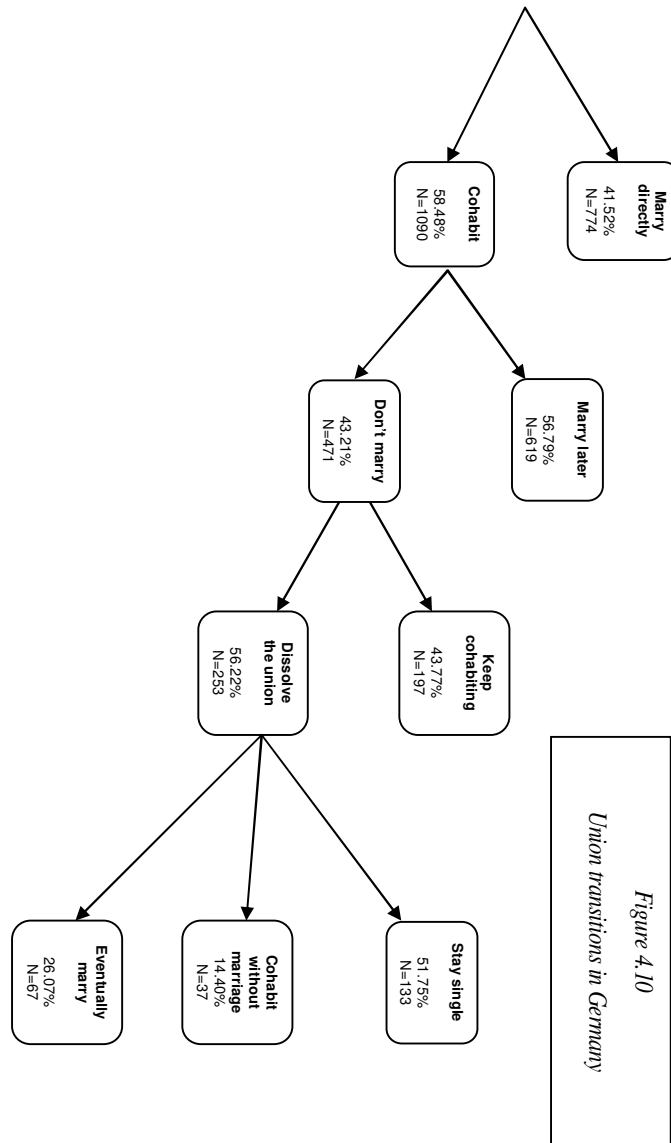
Heuveline and Timberlake (2004a) classified cohabitation in Germany as a stage in the marriage process, with a percentage of

⁶³ These contracts consist of 15 hours of work per week.

74% of consensual unions ending in marriage, and a median duration of 2.1 years, which is relatively long compared to other countries. These authors estimate that around 13% of children were subject to ever experiencing parental cohabitation.

Figure 4.10 is based on the same data, from the FFS, and it summarises the patterns of first union formation and dissolution in Germany; the last part of the figure represents women's living arrangements at the time of the interview. The majority of unions started as consensual (58.5%), and thus direct marriage is becoming less popular in a country that was quite traditional in this respect. All in all, 74% of the partners who started cohabiting were still together at the time of the interview, either married or cohabiting. The percentage of cohabitators entering into marriage after a period of cohabitation with the partner is 55.5%, and by the 24th month, 61.4% of cohabitators had already married. For those who did not marry, 50.5% broke up, and this event is a bit slower than entry into marriage: according to life tables, only 34.7% of unions that would eventually break up were still together by the 36th month. Those couples who were still living with their first cohabitation partner at the time of the interview had been together for an average of 49 months, which is a long period. This group represents nearly 20% of all unions starting as consensual; and they may view cohabiting as an alternative to singlehood: their intentions about marriage do not differ from those respondents with a steady partner, and most of them are childless.

Women who were cohabiting at the time of the interview showed little intention to marry; only 25.6% said that she had the intention to, whereas 30.3% said she had no intention, and 44% did not know. The percentage not knowing is quite large and may indicate the existence of a group for which cohabitation is a temporary state, closer to an alternative to singlehood.



Institutional variables

Public opinion

As in other countries, even if public opinion is not contrary to cohabitation and it considers that it is a private issue, this living arrangement is not a traditional one, and therefore is most popular in big urban areas, and among less religious people. As we have seen, Germany is not likely to be under a strong Catholic influence, but the praise for marriage was quite strong during the Fifties.

Table 4.7 presents opinions stated in the ISSP Survey on Gender and Family (2004). The percentage of respondents agreeing that it is a good idea for a couple to live together is high for all living arrangements, but again cohabitators themselves and singles are more in favour of it. Cohabitation, even if accepted, is not unanimously considered a family; and this is reflected in the next indicator. 53% of respondents think that children should be raised inside of wedlock. This percentage is higher among marrieds and lower among singles. The last indicator is included just to provide some more information on ideas about what constitutes a family in Germany. Although not that much extended, lone parenthood seems to be widely accepted, and this time marrieds coincide with the average respondent: over 40% of respondents said that one parent could bring up a child as well as two parents together.

Table 4.7. Survey opinion on family and unions by living arrangement (percentage agreeing with the statements, Germany)

	Marrieds	Singles	Cohabitors	Total
It is alright for a couple to live together without intending to get married	74.9	83.9	88.7	78.7
It's a good idea for a couple who intend to get married to live together first	73.6	81.9	82.4	76.5
People who want children ought to get married	61.7	44.0	32.9	53.7
One parent can bring up a child as well as two parents together	42.3	39.5	45.3	42.5

Source: ISSP 2002.

Social policies and State regulations

Marriage was the only union legally recognised in Germany as the FFS data were collected. Registered partnerships have achieved legal recognition since 2001, but this applies only to same-sex couples (*Lebenspartnerschaftsgesetz*). For different-sex couples, partnerships are recognised only for certain specific purposes. With the *Lebenspartnerschaftsgesetz*, the German legislation has taken the point of view that informal cohabitation is a voluntary state, that partners consciously decide not to marry and that therefore it should not be made equivalent to marriage.

Among the countries studied by Waaldijk (2005), Germany has an average number of legal consequences attached to marriage, but the lowest number of legal consequences for informal cohabitation (20%).⁶⁴ Some of these are consequences that are not very significant, for instance the possibility to individually adopt a child, which is a right of all citizens. Other consequences are in fact negative, for instance the perception of lesser social income if the entitled person is cohabiting. The latter

⁶⁴ This is the re-calculated LLC, according to the approach presented in chapter 3.

consequence points at authorities encouraging marriage, and not merely taking informal cohabitation as a voluntary and private arrangement. There is one important and positive legal consequence, the right to continue renting the dwelling in case of partner's death; however, it was passed in 1993 and therefore it is not applicable to our data source for the empirical model.

Table 4.8. Legal consequences of each union type (Germany)

		Marriage	Cohabitation
A.1	When female partner gives birth, both partners automatically become legal parents	YES	NO, BUT
A.2	Medically assisted insemination is lawful for women in such a relationship	YES	DOUBT
A.3	When only one partner is the parent of a child, both partner can have aprental authority or reponsibilities during their	YES	NO
A.4	When only one partner is the parent of a child, the other partner can adopt it and thus become a second parent	YES	NO
A.5	Partners can jointly adopt a child	YES	NO
A.6	One partner can individually adopt a child	YES	YES, BUT
A.7	Partners can jointly foster a child	NO, BUT	NO, BUT
B.1.1	Properties of each partner can be considered joint property	YES	NO
B.1.2	Debts of each partner are considered joint debt	NO, BUT	NO
B.1.3	In case of splitting up, statutory rules on alimony apply	NO, BUT	NO
B.1.4	In case of splitting up, statutory rules on redistribution of properties apply	YES, BUT	NO, BUT
B.1.5	In case of wrongful death of one partner, the other is entitled to compensation	YES, BUT	NO
B.1.6	When one partner dies without testament, the other is an inheritor	YES	NO

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B.2.1	Relationship can result in lower property tax	NO	NO
B.2.2	Relationship can result in lower income tax	YES	YES, BUT
B.2.3	Public health insurance of one partner covers medical costs of the other partner	YES	NO
B.2.4	Relationship can have a positive impact on basic social security payment in case of no income	NO	NO
B.2.5	Relationship can have a positive impact on statutory old age pension	NO	NO
B.2.6	When one partner dies, the other can get a statutory survivor's pension	YES	NO
B.2.7	Surviving partner pays no inheritance tax (or less than a mere friend would)	YES	NO
B.3.1	Relationship can result in higher property tax	NO	NO
B.3.2	Relationship can result in higher income tax	NO	NO
B.3.3	Relationship can have negative impact on basic social security payment in case of no income	YES	YES
B.3.4	Relationship can have negative impact on statutory old age pension	NO	NO
C.1	One partner can have or use the surname of the other	YES	NO
C.2	Foreign partner of a resident national is entitled to a residence permit	YES	NO
C.3	Relationship makes it easier to obtain citizenship	YES	NO
C.4	In case of criminal prosecution, one partner can refuse to testify against the other	YES	NO, BUT
C.5	When one partner uses violence against the other, specific statutory protection applies	NO	NO
C.6	In case of accident or illness of one partner, the other is considered as the next of kin for medical purposes	DOUBT	DOUBT
C.7	Organ donation from one living partner to the other is lawful	YES	NO
C.8	When one partner dies, the other can continue to rent the house	YES	YES
C.9	Partners have a duty to have sexual contact	NO	NO

Regarding children, as in most Western countries, it makes no difference in German legislation whether children are born in or out of wedlock in order to qualify for subsidies, benefits or daycare. The most remarkable characteristic regarding German regulations is that marriage has a lower level of legal consequences than in Spain or France. The following table summarises the legal consequences of each union type in Germany.

Housing

The German housing market has unique features, because Germany has the largest private rental sector of all EU countries. In 1985, 65% of households were rented; and this rate remained at 58% between 1995 and 1999 (Díaz-Serrano 2005). According to A. Power (1993), this circumstance stems from the post-war period, when the German government aimed at reconstructing 5.5 million dwellings lost during the war.

European countries with more than 60% rented dwellings are considered of low owner occupation (Scanlon and Whitehead 2004), and all of them have large social rented sectors. All but Germany, whose amount of public rented households is only about 6% of the total and 11% of all rented houses.⁶⁵ However, social renting has been losing importance in Germany since the reunification, as social renting was 26% of all rents in the FRG in 1987.

The strength of the rental market has also been maintained both by public policies and by the difficulty of meeting the requirements for a mortgage loan. Public authorities favour renting instead of buying. Subsidies for homebuyers are scarce; only 9% of the price and property taxes can be deducted from taxable income, and this deduction is valid only for eight years. Interest payments are not deductible and the imputed rent on the owned dwelling is taxable (Díaz-Serrano 2005). In contrast, there are

⁶⁵ For both East and West Germany.

generous tax incentives for those owners who want to rent a dwelling, and the prices in the rental market are stable because they are controlled and subject to a limited increase per year (the same as the general cost of living). This makes renting attractive both to prospective landlords and to tenants (Clark, Deurloo and Dieleman 1997).

In addition to the promotion of renting, buying a dwelling in Germany is expensive, if we compare it to other countries (Diamond and Lea 1993), and this is due to the structure of the mortgage system. The characteristics of this system play an important role in shaping residential behaviour. On the one hand, if we take into account that the German mortgage system is savings-oriented rather than credit-oriented, and that downpayments usually amount to at least 20% of the total price, it is easy to predict that Germans enter ownership at a later age than Spaniards, and that the percentage of young people in rented dwellings will be above average. In fact, the average age at first home purchase is 36 years and only 25% of those German residents aged 22 to 35 are owners of some dwelling (Diamond and Lea 1993). In 2001, for a household formed by a couple aged 25, 49% owned their dwelling, 45% rented it in the private market and 5% benefited from a social rent (Scanlon and Whitehead 2004).

On the other hand, loan conditions are quite strict and difficult to fulfil, and this derives in a bias in the distribution of owned dwellings. That is to say, those with higher earnings are more likely to become owners than those with less income. More than 60% of households earning more than €20,000 per year own their dwelling. The percentage is similar for those who are self-employed, as well as for families with three or more children (Scanlon and Whitehead 2004).

German households spend on average 40% of their monthly income purchasing their dwelling, and 25% renting it. According to the indicators that we have used, this would mean that renting is accessible but property is not, since it is well above 30%. However, this is likely to change given the increasing trend to

purchase. In their comparison between young and mid-life entrants in the housing market, Scanlon and Whitehead show that for a mid-life household (two adults around 45 with two children), renting a house represents 57% the cost of buying it, whereas for young entrants, it would be 84%.

Regarding housing policies, as we have seen, social renting has lost significance. There is a strong housing allowance program (*Wohngeld*), from which both tenants and purchasers can benefit, but this help goes more to tenants; 37% of rented households get some *Wohngeld*, 10% of the owners. As far as young people are concerned, Germany does not consider any special policies or measures for access to housing (Rusconi 2003). This may be due to the good condition of the rental market and to the controlled prices, which make it affordable to live independently even in the case of unstable income.

As for housing tenure by living arrangement, cohabitators' proportion of owners is below the average. For cohabitators the trend of the average German population is inverted: 81.5% rent their dwelling and 14.5% own it. Marrieds' tenure patterns are closer to the average, since 44.1% are owners and 55.3% tenants (*Statistisches Bundesamt*)

4.2.3. Summary

In this section, several sources of data have been analysed in order to provide a description of German unions and to contrast marital and non marital ones. The main relevant findings for this dissertation are summarised below:

- Cohabiting women have attained higher educational levels than marrieds, but the difference is not significant at college level, only at the upper secondary shift.
- The divergence in labour participation is however remarkable: women in a cohabiting union are more likely to be economically active and do not show particularly high unemployment levels; whereas 40% of married women are

housewives. I have interpreted this as cohabiting women being more career-oriented than marrieds.

- Cohabitors show more egalitarian gender roles and share more household tasks than their married counterparts, even though a large gender gap persists.

- German young people achieve independence from the parental home quite early if compared to the European average.

- The housing market in Germany presents the highest rate of private renting in Europe, with controlled prices and normal access. Buying a house is more expensive.

- There is a high degree of tolerance towards alternative family forms.

- However, the level of legal coverage of informal cohabitation is one of the lowest in Europe according to Waaldijk's study.

- Cohabitation is already the most common form of union entry in Germany. More than half of first cohabiting unions married the partner after a period of two years. Provided that it is a childless state, it seems that we have an important percentage of cohabiting unions acting as a previous stage to marriage. For those who continued cohabiting, there are long-lasting unions, but childless and with unclear ideas about whether to marry. The latter group represents 20% of all initial cohabitants and for them cohabitation would work more as an alternative to singlehood.

- Consensual unions present a pattern of housing tenure which differs from the average German population; they are tenants at much higher rates than marrieds, and only seldom own their dwelling.

4.3. Union transitions in France

4.3.1. Introduction

As already mentioned, France is a very interesting case study for unions and partnership formation. It is a country with a

Catholic inheritance and a conservative pro-natalist welfare state whose main demographic indicators were similar to those of all continental Europe in the 1950's. However, this country has experienced remarkable changes since the 1960's. Cohabitation before marriage started spreading and it came to be the preferred way of forming a couple. Nowadays, French rates of consensual unions and childbearing out of wedlock are closer to Scandinavian countries than to any country in continental Europe. France has experienced all of these changes in partnership formation while, at the same time, maintaining a total fertility rate which has changed little over the last twenty years and is one of the highest in Europe (1.9 in 2006, only lower than in Ireland).

In addition to this, France has shown an important concern about housing problems and it has created a comprehensive system of public rent as well as public subsidies for renting in the private market. These measures have had an effect that is most significant for young entrants in the housing market, and has favoured early independence from the parental home, as will be described below.

The structure of this section is the same as the previous ones. An overview of family formation patterns in France is presented first, followed by the main intervening variables and the institutional context, using various data sources. The main findings of this section are summarised in the last part.

4.3.2. Overview of union formation and main intervening variables

This section presents a description of French women concerning the variables of interest for our study. The section, like the previous case studies, is structured along the various areas of interest, and for each of them, a brief description is provided first, followed by an analysis of the differences among women according to their living arrangement. The main source of information for the last part of this chapter is the French FFS. In

the descriptive part, we will be using data from the FFS, as well as from the *Institut National de la Estatistique et des Études Économiques* (INSEE), and from the *Institut National des Études Démographiques* (INED).

Individual level variables

Education

As in other European countries, educational attainment levels have increased in France since the post-war period, and women's enrolment and performance in education are nowadays equivalent or better than men's. Since 1967, education is compulsory up to age 16; at this age, students are supposed to have completed the first cycle of secondary education. If they decide to go on in education, the system is tracked at that point,⁶⁶ and students can decide whether to pursue upper secondary school in a technical college (leading to a professional diploma) or to follow a more academic path in the *lycée* (leading to the *Baccalauréat* diploma). The *Baccalauréat* is a prerequisite for university studies.

Provided that vocational training can only be attained in upper-secondary schools, we can expect to find a high number of students with such achievement in France. Table 4.9 shows the percentage of population with each educational level, by age group and sex. It confirms the high level of education for younger cohorts, and the increasing number of people with college studies. However, the real percentage who did finish college studies is 23.9% of women aged 25-34 and 17.9% for men in the same age group. The difference with the table consists of people who finished the *Baccalaureat* and did post-secondary studies of at least two years, leading to a professional qualification, which are

⁶⁶ There is a parallel track for students with special needs, or for slow learners, leading to the CAP diploma, which is made equivalent to low secondary education.

coded as college. We can see that, nevertheless, women's educational level in France is quite high even for older age groups, since 35% of women born 1950-60 have a diploma at the level of post secondary education or more, and more women than men have college education.

Table 4.9. Percentage of the population attaining each educational level by age group and sex (France)

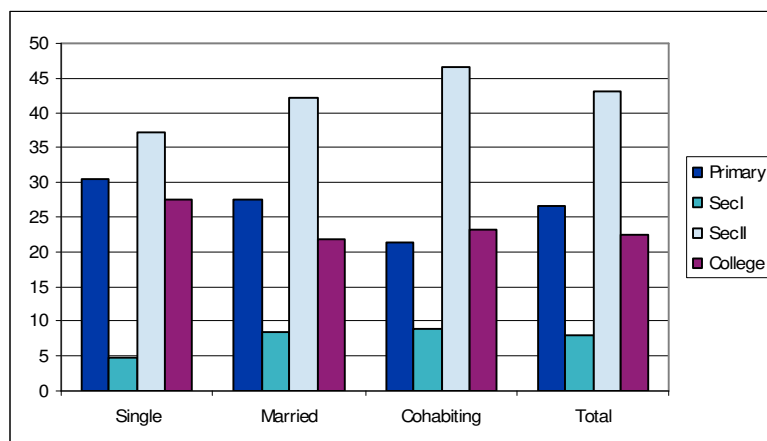
	25-34		35-44		45-54	
	Women	Men	Women	Men	Women	Men
Primary	14.6	15.8	18.2	21.7	30.6	28.4
Secondary-I	17.1	25.9	37.5	43.3	32.5	38.1
Secondary-II	22.6	19.7	16.7	11.8	14.5	11.3
Post-secondary	45.7	34.5	27.1	23.2	20.5	18.2

Source: Insee, Enquête Emploi 2004.

Figure 4.11 synthesises the relationship between educational attainment and living arrangements. The data presented are for women from all age groups. The relationship for a young cohort was examined too, in order to avoid bias related to a correlation between educational attainment and cohort, but the results did not differ and are not shown here.

In this figure we can see that, in contrast to Spain, there are no significant differences in the distribution of education. All living arrangements show the same profile: most people have upper secondary education, although singles are the group with a highest percentage of college graduates, and cohabitators have a slightly higher educational profile than marrieds.

Figure 4.11. Percentage of women attaining each educational level by living arrangement (France)

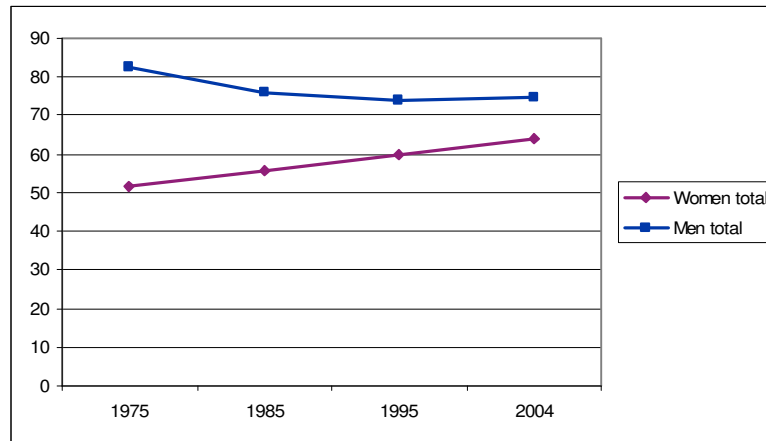


Source: FFS 1994.

Economic activity

Women's participation in the labour force is currently quite high in France, but it has been so during most of the 20th century. In 1906, 44% of women were active, although the evolution of women's economic activity is related to economic crises and wars, when female work was needed urgently. There was an increase in women's participation after the 1920's, maybe as a by-product of the efforts made in education. All in all, married women have always shown a discontinuous pattern in their relationship with the labour market, with more frequent periods out of it than single women (Riboud 1985). The following figure shows the evolution of women's labour force participation as compared to men's, for the period 1975-2004.

Figure 4.12. Evolution of activity rates by year and gender (1975-2004, France)

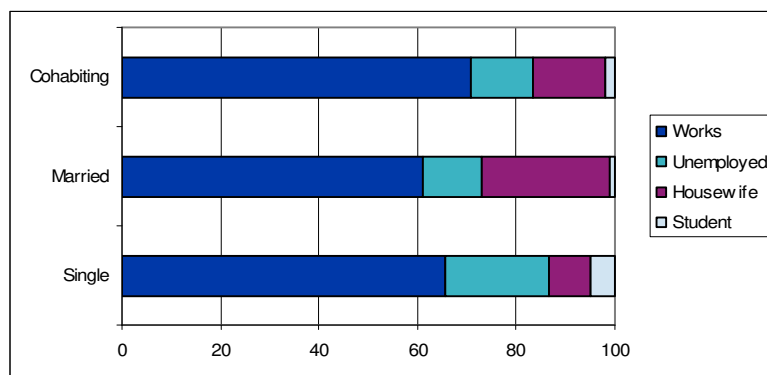


Source: Insee, *Enquête Emploi 2004*.

In this figure we can see that women's rate of employment has always been lower than men's, but that the difference is becoming less marked, due in part to a decrease in men's activity. By living arrangement, cohabiting women are those who work more, but their unemployment rate is higher than that of marrieds. The highest unemployment rate is found among singles. One fourth of married women are housewives, compared to 13.5% of cohabitators. If we examine a young cohort, women aged 25-34, this picture varies a little, as shown in Figure 4.13.

According to this, the group with more active women is that of singles; again their unemployment rate is higher, but the difference is more marked among young women. The percentage of married housewives does not change much with respect to the total sample, but the difference in employment rates between marrieds and cohabitators is more marked among younger women. Still, the percentage of housewives among consensual unions is another indicator of the proximity to traditional marriages.

Figure 4.13. Employment status by living arrangement
(birth cohort 1960-69, France)



Source: FFS 1994.

Gender roles

French public opinion is the most egalitarian concerning women's roles in the three countries studied in this research. The following table summarises opinions on the same issues that we have examined for the other countries. Although there is a general agreement that being a mother is compatible with being a worker, still 23% of marrieds think that the male breadwinner model embodies a fair division of roles between men and women.

Concerning the private sphere, as in most countries, French women keep doing more at home than their partners, even though the percentage of women whose main activity is taking care of the house is rather low if we compare it to Spain. Table 4.11 summarises which member of the couple usually/always performs specific tasks. The answer "both" can mean either that both members do it equally or that there is a third person in charge of the tasks. In the latter case, this person will probably be a woman, but we are interested only in the division of roles inside the couple.

Table 4.10. Survey opinion on family roles by living arrangement (percentage agreeing with the statements, France)

	Marrieds	Singles	Cohabitors	Total
A working mother can establish just as warm and secure relationship with her children as a mother who does not work	73.5	79.8	84.5	75.9
Being a housewife is just as fulfilling as working for pay	39.3	28.9	24.8	34.6
A man's job is to earn money; a woman's job is to look after the home and family	23.0	8.1	5.8	17.8

Source: ISSP 2002.

Table 4.11. Main performer of housework by sex, living arrangement and specific task (France)

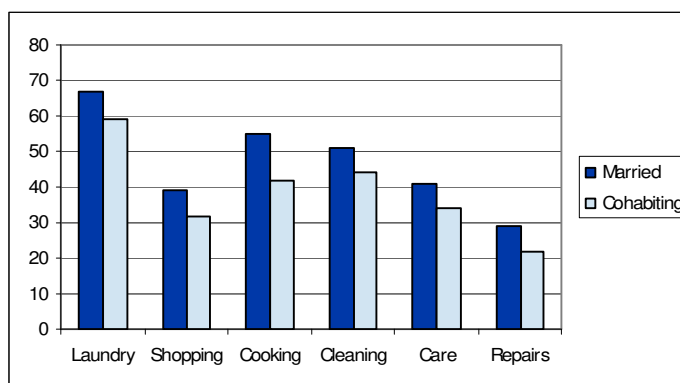
	Married women			Cohabiting women		
	Respondent	Partner	Both	Respondent	Partner	Both
Laundry	88.4	0.9	10.6	74.5	1.3	24.2
Shopping	51.7	4.0	44.3	40.9	5.7	53.4
Cooking	72.5	3.3	24.3	52.7	6.7	40.6
Cleaning	67.4	4.0	44.3	55.9	5.7	53.4
Care	53.4	0.9	45.7	42.7	0.9	56.4
Repairs	38.9	40.3	20.8	28.0	42.4	29.4

Source: ISSP 2002.

According to this, as it was the case for the other two countries, the first conclusion is that women do much more at home than their male partners, except for tasks which are traditionally masculine, such as doing minor repairs in the house. In contrast, married men are less helpful than cohabitators for all domestic tasks included, and the difference is quite significant. We must note, however, that with these data it was not possible to identify women who are housewives (and therefore, who perform the majority of household tasks). They can only be identified if they are respondents, but not if they are coresiding with a male respondent. As an approximation to economically active women,

figure 4.14 shows the percentage of women who always/usually perform certain tasks, by union status, weighted by the percentage of housewives in each group. Although it is small, the difference between both living arrangements persists.

Figure 4.14. Women responsible for household tasks by task and living arrangement (approximation to active women)



Source: ISSP 2002.

Regarding the total number of hours spent on housework, men have increased their participation significantly between 1986 and 1998, from 11:42 hours a week to 14:08. Women still do more hours than men, but the numbers are decreasing (from 33:07 to 29:36). This may reflect a small change in the division of labour, or it can simply be a consequence of a higher percentage of women being active in the labour market.

Religion

France is a Catholic country, although since the 70s it is largely secularised. The concept of *laïcité* is the marker of the relations between the State or the public sphere and the private sphere of religions. France keeps no statistical records about the

specific religion of its population, only about whether there is an identification/practice with any.

However, we can turn to alternative sources for information. The percentage of the population that says they are Catholic fluctuates greatly from one source to another: according to the CIA Worldfactbook, 83 to 88% of French people are Catholic, whereas according to a CSA survey (March 2003),⁶⁷ this percentage is only 62%. The second largest religion would be Islam (around 6%). There is also a strong age variation, which indicates that religion is becoming less important for younger cohorts: in the CSA Survey, 40% of those aged 18-24 reported being Catholics, 79% of those over 65 years of age.

The *Enquête permanente sur les conditions de vie* (Insee, 2004) also indicates that, consistent with other countries, women are more likely to have a religious identification and to have more regular religious practices than men.

Births out of wedlock

The number of births outside wedlock in France has experienced a remarkable increase in the second half of the 20th century. By the end of the seventies, the percentage of nonmarital births was similar to that of Germany, and around 10%. But the increase during the 80s was much stronger in France, reaching 30% at the beginning of the 90s and 41.6% in 2001 (INSEE, *La situation démographique en 2002*).

The rise in the number of extra-marital births paralleled that of consensual unions, which suggests that many of these births are not to lone mothers but to mothers living in a consensual union. Indeed, 27.7% of first births for the cohort born in 1964-69 were to a woman living in a consensual union, in contrast to 2.5% for the cohort born in 1944-48. There has also been an important decrease in the percentage of women getting married in the interval between conception and birth, which was so for 22.4% of

⁶⁷ See www.csa-tmo.fr.

births to women born in 1944-48, and only 10.6% for women born in 1964-69 (LeGoff 2002), so the norm of birth legitimation seems to be losing strength in France.

Using data from the FFS, it is quite clear that consensual unions are less fertile than marriages, either because marriage is still considered the ideal family form in order to raise children, or because cohabitators are less keen on having children. 93.4% of married couples have at least one child, compared to 65.4% of cohabitators. The percentage is lower for those consensual unions formed by never married partners, 57.5%. But not only are cohabitators more frequently childless; they also have fewer children than married couples: the average number of children⁶⁸ for marrieds is 2.32, whereas for cohabitators it is 1.71.

Union formation

Cohabitation had been popular in France for a long time before it was so in other non-Scandinavian European countries. Villeneuve-Gokalp (1991) wrote one of the first accounts on the complexity of this living arrangement in France, as well as on its spreading and initiators. She used data from the Family History Survey (INED) in order to investigate the evolution of this partnership type.

Her conclusion is that consensual unions that begun in the period 1970-1980 were mainly a *prelude* or a *trial marriage*, i.e., childless cohabitations, lasting up to three years and leading to marriage. Couples cohabiting as *stable unions*, i.e., for more than three years, are more recent and for unions begun in 1980-82 they already add up to a third of all consensual unions. For a long time, cohabitation was supposed to have been initiated by students during the 60s. However, Villeneuve-Gokalp shows that, indeed, 24% of couples formed by working class people between 1968 and 1976 were not married. The author points at the lack of means of pressure, other than social reprobation, as an explanation for the

⁶⁸ Taking into account only women who do have at least one child.

adoption of cohabitation by this social group. The adoption by upper classes occurred later, but was massive. In this sense, the spread of cohabitation may have had a double origin, as stated by Hoem (1985).

Further surveys enabled the study of cohabiting unions, since the question “are you living as a couple?” was introduced in two surveys: the *Enquête Famille* (family survey, taken together with the census 1999), and the *Enquête Emploi* (continuous labour force survey). But the best source of retrospective information is the FFS, carried out in 1994.

At the time of the FFS survey, 90% of unions had started as cohabitations. In 1965 the corresponding percentage was only 10%. This indicates the speed of change in France regarding this living arrangement. Laurent Toulemon notes that not only have percentages changed, but also have unions. Consensual unions formed at earlier stages of diffusion were more fragile, whereas nowadays they last longer and have more children, which suggests that the nature of the union has also experienced changes. It is important to note that only 22% of FFS female respondents living in consensual unions had never previously been married (Toulemon 1997), so the presence of post marital cohabitation is indeed very strong.

We can compare this to the portrait of union formation that we have seen for Spain and Germany too, summarised in Figure 4.15. About 60% of all unions started as cohabitations, which means that it is already the most common way to enter a union in France. Of those first *concubinages*, 42% married the partner, and the median duration of the spell before marriage was one and a half year. For those couples who did not marry, 42% dissolved the unions, whereas 55% were still cohabiting at the time of the interview. Again duration is interesting, since consensual unions leading to marriage legalised their relationship quite fast, half of them by the end of the second year, and 77% after the third year of cohabitation.

Consensual unions not leading to marriage last quite long before splitting up; indeed more than in the other two countries;

after three years, 46.5% had dissolved the union; 77% by the end of the fourth year. Hence, the median duration of these unions is between three and four years. Those couples still cohabiting with their first partner are not recently formed unions since, on average, partners had been living together for almost five years (58.5 months). This points at a significant number of consensual unions working as a real alternative to marriage.

The last part of the figure shows the actual marital status of women who started their union career as cohabitators but dissolved the union. Most of them are single or cohabiting.

Institutional variables

Public opinion

French public opinion is quite tolerant regarding new alternatives for family formation; this attitude has been reflected in surveys but has also reached the agenda at the political level, with the *Pacte Civil de Solidarité* (PaCS) passed by the *Assemblée* in 1999. The ISSP Survey on Family and Changing Gender Roles (2004) includes several questions related to the subject. When interpreting the results of this survey, we must be aware that marrieds are older on average than singles or cohabitators, so this could bias the results. Some of these questions are presented in the

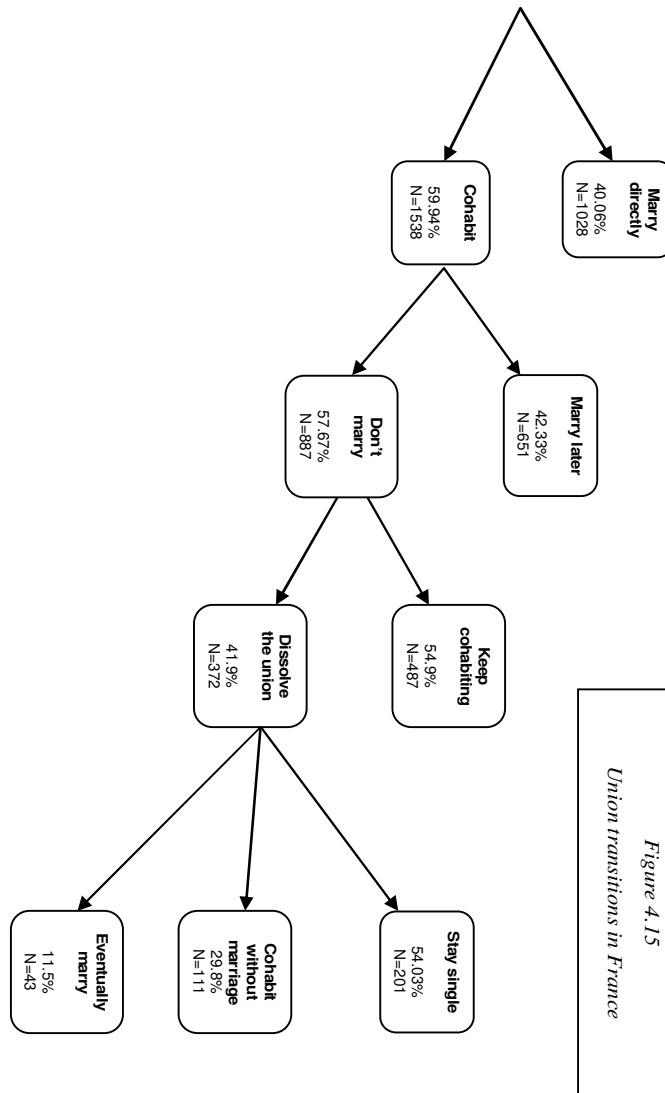


Table 4.12. This table shows the percentage of respondents agreeing (either those who agreed strongly or those who simply agreed) by living arrangement.

Table 4.12. Survey opinions on gender roles and unions by living arrangement (percentage agreeing with the statements, France)

	Marrieds	Singles	Cohabitors	Total
It is alright for a couple to live together without intending to get married	74.6	86.0	92.8	79.4
It's a good idea for a couple who inted to get married to live together first	77.9	87.5	94.8	82.6
People who want children ought to get married	45.5	87.5	17.8	37.4
One parent can bring up a child as well as two parents together	23.0	38.1	32.9	28.6

Source: ISSP 2002.

Unlike in previous cases, consensual unions are slightly more accepted when they are constituted as a previous stage to marriage, nevertheless there is a general acceptance of this living arrangement.

Regarding the relationship between marriage and children, namely the normative idea of birth legitimation is not strongly established, but present: 37.5% of respondents agreed that both things should go together; cohabitators less approving of this association. In contrast to this, lone parenthood has gained more acceptance, even though marrieds are those showing a weaker agreement. All in all, French people show a very tolerant attitude towards new family forms, cohabiting unions and children born and raised out of wedlock: marrieds are more conservative than the other groups, although part of this effect may be due to differences in age. Cohabitors and singles are close in their

opinions, but people living in a consensual union show slightly more progressive views.

Social policies and State regulations

French family policies could be characterised by normative neutrality and flexible representations about family forms in contrast to the norm of the conjugal family, present in German and Spanish family policies (Schultheis 1993). One example of this is the *Pacte Civil de Solidarité* (PaCS), passed by the *Assemblée* in 1999. The PaCS provides a legal framework for non-marital unions, in the form of a contract which entitles people to certain rights, bringing closer cohabiting and married couples. The PaCS applies also to homosexual couples or to any two people who want to sign it, since it does not specify the relationship between them (Martin and Thery 2001). In 1999, 6,139 PaCS were registered. The total number of registered PaCS by 2004 is higher than 140,000, which gives an idea of the level of acceptance that this legal measure has reached in French society.

Before the PaCS, no legislation had been passed in France in order to level rights and duties for different couples. After the PaCS, couples can be classified in three categories: married, registered cohabitations and informal cohabitations. Waaldijk (2005) calculated the level of legal consequences (LLC) of each living arrangement as compared to marriage, and rated France as follows: registered partnerships account for 63% of LLCs, and informal unions for 33.3%.⁶⁹ These percentages are not very high if we compare them to other countries in the study. However, we must note that France is one of the few (together with Belgium, Germany and the Netherlands) non-Scandinavian countries that have legislated on the issue. The other countries have passed no law at the national level, and therefore the level of LLCs in France is indeed quite high.

⁶⁹ According to our re-calculation.

Unfortunately, data for this dissertation are previous to the PaCS, and with these data, the influence that this policy has had on the decision to register or marry cannot be analysed. This constitutes a promising field for further research and to further investigate the hypothesis presented here. Here we will only be able to take into account informal cohabitation, since there was no register prior to 1994 (survey year).

The level of legal consequences of marriage is the same as in Spain, and the main differences regarding informal cohabitation concern consequences in public law, neither in parenting nor at the material level. For instance, cohabitators are entitled to medical insurance or to continue renting the house if the partner dies. Most positive effects of cohabitation are not coded as “yes,” that is, as legally applying, but depend on court decisions, which in France have been more generous towards cohabiting partners than in Spain. The following tables summarise the level of legal consequences by union type.

Housing

France and Spain have opposite tenure structures. To begin with, the proportion of renters is around 40% in France, closer to that of owners, making renting a real alternative to purchasing. Furthermore, the rate of state-subsidised rented dwellings is also much higher than in Germany, whose tenure structure is more similar; for instance it was around 38% in 1998, whereas in Spain it was only 7.6% (Jurado Guerrero 1999, 2003). The rate of owners/renters has changed a lot since the post-war period, but the change has been less remarkable than in Spain: the rate of owned dwellings was 35% in 1935; 42.2% in 1963, it reached 50% in 1984 and in 2002, 56%. This means a constant increase but always associated with a strong rental market.

As in most European countries, housing prices have risen and interest rates for mortgages have dropped, but the changes have been smaller than in Spain. The increase in prices has been most notable after 1995, but the estimates are

that the increase has been around an 85% between 1998 and 2005 (Bosvieux 2005). However, this had been accompanied by a fall in interest rates, together with longer repayment periods, and by an increase in the living standards of the population. As a result, there has been hardly any variation in the ratio income/monthly payment or income/price in this period.

Table 4.13. Legal consequences of each union type (France)

		Marriage	Cohabitation
A.1	When female partner gives birth, both partners automatically become legal parents	YES	NO, BUT
A.2	Medically assisted insemination is lawful for women in such a relationship	YES	YES
A.3	When only one partner is the parent of a child, both partner can have aprental authority or reponsibilities during their	NO	NO
A.4	When only one partner is the parent of a child, the other partner can adopot it and thus become a second parent	YES	NO
A.5	Partners can jointly adopt a child	YES	NO
A.6	One partner can individually adopt a child	YES	YES
A.7	Partners can jointly foster a child	YES	YES
B.1.1	Properties of each partner can be considered joint property	YES, BUT	NO, BUT
B.1.2	Debts of each partner are considered joint debt	YES, BUT	NO, BUT
B.1.3	In case of splitting up, statutory rules om alimony apply	YES	NO
B.1.4	In case of splitting up, statutory rules on redistribution of properties apply	YES	NO, BUT
B.1.5	In case of wrongful death of one partner, the other is entitled to compensation	YES	YES
B.1.6	When one partner dies without testament, the other is an inheritor	YES	NO

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B.2.1	Relationship can result in lower property tax	NO	NO
B.2.2	Relationship can result in lower income tax	YES	NO
B.2.3	Public health insurance of one partner covers medical costs of the other partner	YES	YES, BUT
B.2.4	Relationship can have a positive impact on basic social security payment in case of no income	NO	NO
B.2.5	Relationship can have a positive impact on statutory old age pension	NO	NO
B.2.6	When one partner dies, the other can get a statutory survivor's pension	YES	NO
B.2.7	Surviving partner pays no inheritance tax (or less than a mere friend would)	YES	NO, BUT
B.3.1	Relationship can result in higher property tax	NO	NO
B.3.2	Relationship can result in higher income tax	YES	NO
B.3.3	Relationship can have negative impact on basic social security payment in case of no income	YES	YES
B.3.4	Relationship can have negative impact on statutory old age pension	NO	NO
C.1	One partner can have or use the surname of the other	YES	NO
C.2	Foreign partner of a resident national is entitled to a residence permit	YES	NO, BUT
C.3	Relationship makes it easier to obtain citizenship	YES	NO, BUT
C.4	In case of criminal prosecution, one partner can refuse to testify against the other	NO, BUT	NO
C.5	When one partner uses violence against the other, specific statutory protection applies	YES	YES
C.6	In case of accident or illness of one partner, the other is considered as the next of kin for medical purposes	YES	NO, BUT
C.7	Organ donation from one living partner to the other is lawful	YES, BUT	NO
C.8	When one partner dies, the other can continue to rent the house	YES	YES
C.9	Partners have a duty to have sexual contact	YES	YES, BUT

We must note that there are three main types of rented dwellings in France. Almost half of rented houses are public. For those privately owned, the price is set by the market, but obviously the existence of cheap public rents plays a role in lowering the prices. There is a small percentage of houses which are still regulated by a law from 1948; these have considerably cheap rents. But they are very few, as can be seen in Table 4.14.

Of those publicly owned dwellings (*loyer social*), the best known are the HLMs (*Habitations à loyer modéré*). These dwellings are publicly funded, and have their origin in the *Habitations à bon marché*, dating from 1894. These were transformed in HLMs after the First World War, with the intent of renovating the country's housing structure. There are other types of social rents, namely PLRs (*Programme à loyer réduit*), cheaper than HLMs, and ILMs (*Immeubles à loyer moyen*), more expensive. In order to qualify for one of these rents, the household has to fulfil a series of requirements which depend on the type of program they apply for.

There is also a middle sector where both the state and the market play a role. The authorities may contribute to the reform or the construction of a dwelling, and then they will mediate between owner and renter by setting prices and conditions. The HLM also administers rent contracts agreed with private owners which meet certain requirements. Apart from this, the state offers several measures which contribute to the payment of rents.⁷⁰ There is an ongoing debate in France about whether house-buying should be fostered, given both the deterioration in the conditions of social housing and the concentration of families with very low income in this type of accommodation.

⁷⁰ www.pratique.fr/vieprat/log/loc/daf2001.htm.

Table 4.14. Percentage of population by type of tenancy and year (France)

	1992	1996	2002
Owners	53.8	54.3	56
Free of payment	30.3	32.1	35
Paying	23.5	22.2	21
Renters	37.7	38.1	37.9
Public (HLM and others)	17.1	19	18.2
1948 Law	2	1.4	1
Free market	18.6	19.1	19.7
Others	8.4	7.6	6.1

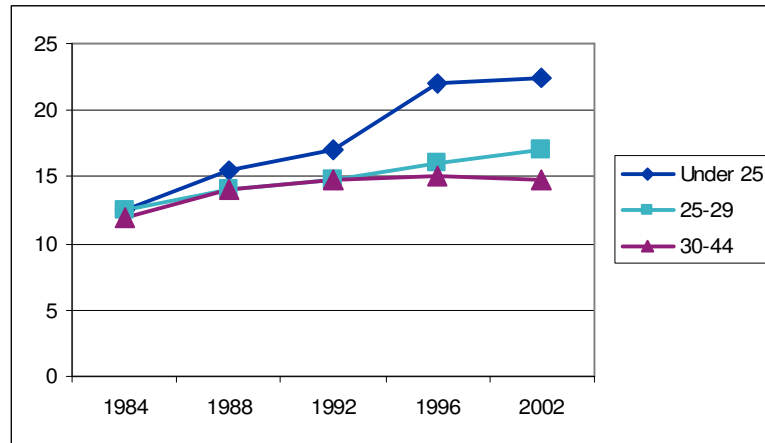
Source: Insee Enquête Logement.

The importance of public housing makes it possible to refer to a public and a private sector in the rental market in France. Therefore one may wonder whether there are relevant socio-demographic differences between tenure groups; however we are only able to compare renters and owners, and cannot discriminate between public and private rents. With the FFS data, the first thing to remark is that renters are the youngest group. In 2002, of those households where the head was under 25, 90% were renters. The mean age of renters was 44, compared to 56 of owners. There are also differences in terms of living arrangements: 72% of young couples without children rent their house, whereas 50% of young couples with children are owners. Marriage seems to play a role, since 35% of married couples rent, in contrast to 75% of cohabiting couples, even if age is held constant. Also those who live alone and lone parent families rent more often than buy their dwellings (Minodier 2005).

In order to measure the economic effort that people have to make to pay for their dwelling, the solvency ratio was used. For the French case there is a more accurate measure, since the INSEE provides aggregated data not only on the price of houses but also

on the amount spent as related to income and to housing subsidies and other types of financial help. The result is a *Net Effort Rate*, which includes payments of either mortgages or rents. The evolution of this rate in the latter years is summarised in Figure 4.16.

Figure 4.16. Evolution of net effort rates by age groups (France)



Source: Insee, *Enquête Logement 2002*.

The first thing to note from this figure is that the rate has increased for all age groups, but that the increase is steeper for those under 25. We would expect the ratio to be higher for this group since there are many students who may be paying a rent but living off their parents' or state's resources. However, this does not explain the steep increase in a period of 18 years. The acceptable level for the repayment/annual income ratio was 30%, therefore a similar value may be expected for the net effort rate. This means that housing is accessible in France, with a ratio around 17% for those over 29 years of age. In contrast, access is becoming problematic for the youngest cohorts.

As regards housing tenure by living arrangement, using data from the FFS, 25.1% of consensual unions may be said to own their dwelling, and 70.4% to rent it. Thus, the percentage of renters would be above the average. Marrieds, however, tend to own more, and again the trend is inverted: 36.8% of married respondents are tenants and 58.8% are owners.

4.3.3. *Summary*

In the previous pages, a descriptive analysis of the variables identified in the hypotheses in chapter 3 was presented for France. The main findings will be briefly summarised below, before comparing the three cases.

- Cohabiting women are more educated than married women, but the contrast is not very strong. The difference is only slight at university level, and more notable at the upper secondary level.

- Women in consensual unions also work more, have higher rates of economic activity and less unemployment than singles. There are also differences in the number of women describing themselves as housewives. We could say that cohabiting women are slightly more career-oriented than marrieds.

- According to the data, which allowed only for a tentative analysis, consensual unions also share household tasks in a more egalitarian fashion than marrieds.

- Public opinion shows a high level of social tolerance about families formed outside marriage, and the level of legal consequences is quite high in France (only Scandinavian countries and Netherlands entitle consensual partners to more rights).

- Young people in France achieve independence from the parental home quite early. The government has passed special measures, subsidies and forms of help for housing.

- In France the housing market is characterised by strong government intervention in renting, social renting and subsidies. Buying a house is more expensive than renting it, especially for young households.

- 60% of first unions in France start without marriage. The rate of entry into marriage is lower than 50%, after an average of two years time; this points at one third of unions being a previous stage to marriage. Another third of these first consensual unions transformed into long duration consensual unions (together for more than four years).

- More than half (55.5%) of cohabiting unions where both partners are single have children. There are more childless consensual unions than married ones, but the percentage with children is quite high, compared to other countries. Unfortunately, we lack data on marriage intentions, but the number of children present in cohabiting unions brings them closer to an alternative to marriage than to an alternative to singlehood.

- Consensual unions and marrieds show different tenure patterns, with cohabitators renting more than marrieds, and the difference is remarkable.

4.4. Summary and Discussion

The three countries included in this dissertation have both similarities and divergences explaining why they have been chosen for comparison. In this chapter those features have been examined in depth with the help of descriptive statistical techniques, and the results show that the three countries pose divergences both in union formation patterns and on partners' socio-demographic profile. These results already, to a certain extent, confirm or refute the hypotheses proposed in chapter 3 at the aggregate level. For other hypotheses we will have to take into account the results of the econometric models. I summarise and discuss the findings of this chapter under three headings: the aggregate level, patterns of union formation and socio-demographic profile.

Aggregate level

The three countries are very tolerant of consensual unions and families outside marriage; however the prevalence of cohabitation differs greatly, and apparently this goes against the *tolerance hypotheses*. The null hypothesis may be true, i. e., social tolerance may not play a role in the decision to cohabit. Or the lack of effect would be related to measurement, first of all because the degree of tolerance may not be properly captured by survey questions, and should be examined at the family or community level, basically with qualitative techniques. But also because tolerance is measured at present, whereas many of the unions studied were formed 20 years ago. In this sense it can be stated that at least till 1980 Spain was a traditional country concerning union formation, and that the small prevalence of consensual unions in that period confirms the hypothesis.

The examined cases also have different levels of legal coverage for informal unions. In this sense, results until this point confirm the *legal coverage hypotheses*. France, the country which affords most legal recognition to informal unions, has the highest rate of consensual unions and the lowest rate of transition to marriage. Germany and Spain have lower levels of coverage and also more transitions to marriage, however differences in prevalence are not proportional to differences in legal consequences.

Union formation patterns

Spain is the most traditional country in terms of union formation. Only 10% of couples started as cohabitations, and the number of current consensual unions is low. Approximately, for one fifth of those, cohabitation becomes a more permanent state, lasting on average four years; one quarter splits up and about 40% get married after two years of cohabitation. For current cohabitators, the intention to marry the partner is present in 40% of the unions. There are children present in 47% of current non-marital unions.

This indicates that cohabitation, even if marginal, represents a previous stage to marriage for most unions, but that there is a small nucleus (which may reach a 15%) of long-lasting unions, with children, for whom cohabitation is an alternative to marriage.

Germany is the middle case here; cohabitation is already the most common way to enter a union, but more than half of these unions convert into marriages after two years; hence, the majority of cohabiting unions constitute a previous stage to marriage. Similarly to Spain, one fifth of these initial cohabiting unions persist as such after four years, but there are two main differences. These unions in Germany are more often childless (almost 83%), and their intention to marry is not so clear: 40% of respondents did not know whether they wanted to marry or not, which is more an indication of cohabitation working as an alternative to singlehood.

France is the country where cohabitation is most popular and extended. It presents the same percentage of direct marriages as Germany, but only 40% of initial cohabitations married after an average of one year and a half. One third of unions were still together after four years, therefore the number of durable consensual unions is much higher in France. Furthermore, these unions have children too; 57% of cohabitations formed by never married partners have at least one child. The tentative conclusion at this point is that in France there are also two main types of cohabitation: as a prelude to marriage and as a permanent state most similar to marriage. Unfortunately, we have no data on marriage intentions for this country.

Socio-demographic profile

In the three countries examined, cohabitators are more educated than marrieds. In Spain, the difference is remarkable at the level of college studies; in Germany and France, the percentage of women with college studies is similar for all living arrangements, but there are more cohabitators with upper secondary studies than marrieds. Differentials in educational attainment, together with differences in economic activity rates confirm the *modified independence*

hypothesis. Cohabiting women are more likely to work for pay and seem to be more career-oriented. This regularity has divergences in these three countries: in Germany, half of married women are housewives; in Spain, cohabitators show a high unemployment rate; and in France, the above mentioned differences are slighter.

The patterns of house tenure, female economic activity and childbearing also confirm the **investments hypothesis**, since in the three countries marrieds show higher rates of home ownership, childbearing and household specialisation than cohabitators. For the Spanish case, the **late independence hypothesis** is also confirmed, since late abandonment of the parental home goes hand in hand with more direct marriages. Cohabiting couples are also less religious than married couples, as predicted by the **religiosity hypothesis**.⁷¹

All the evidence presented in this chapter is based on descriptive cross-tabulations and life tables. This type of analysis is very useful for obtaining a framework of the three countries, and provides abundant information at the macro-level. However, it has shortcomings when we the interest lies in studying the micro level and subjects related to individual characteristics, because it is not feasible to control for all possible correlations; many of the variables examined here may be dependent on age, education, or both, and some of the observed correlations may indeed be spurious. In order to further investigate the hypotheses at the desired level, and to accurately interpret the former results, an econometric analysis is performed in the next chapter.

⁷¹ The case of Germany even illustrates Lehrer's studies on the effect of various religious faiths; however the effect could be due to cohabitation being more popular in the big urban areas in the North of the country, which are mostly of Protestant faith.

CHAPTER 5. MODELS OF UNION ENTRY

5.1. Introduction

This chapter presents the results of several regression models. These models were run in order to investigate the hypotheses proposed in chapter 3; the methodology and data sources used will be described in the first section of this chapter. I will focus on three types of analyses, which can inform about different features of partnership formation: current status, entry into first union, and whether there is a transition from cohabitation to marriage. The theoretical model introduced in the first part of this dissertation can apply to any of those transitions.

The structure of this chapter is the following. I first present a description of the main intervening variables, as well as of the regression techniques used for each analysis. The subsequent three sections are devoted to the three mentioned analyses; models are run for each country separately and taking into account all possible contrasts among outcomes, although the results will be presented by contrast (i. e., marriage versus cohabitation, marriage versus singlehood, etc.), so as to facilitate comparisons. Results will be discussed at the end of each section, but a more in-depth discussion concerning theoretical implications will be provided in the final chapter of this dissertation.

5.2. Methodology

5.2.1. Data sources

The model presented in the previous chapter is quite ambitious as regards data needs. As usually happens in social sciences, there is no data set that gathers all the information required for a thorough study of the hypotheses; this can only be achieved if the questionnaire is designed by the researcher, and this implies obvious time and money limitations. This dissertation is intended to provide a comparative perspective helping to elucidate some of the existing debates about union formation, quantitative methodology will be the main tool for analysis, however, several crucial topics, such as satisfaction in the relationship, or economic requirements of marriage and weddings could only be accurately covered by a qualitative approach. This is a too difficult task to be completed in a comparative study, but it represents a very promising strategy for further research.

For this type of study, involving longitudinal methodology, the first decision concerning data sources is how to get comparable surveys. One possible source of data was the European Community Household Panel (ECHP). This source of longitudinal data is interesting for the study of transitions, but poses a fundamental problem, namely that we cannot control whether a consensual union formed by at least one single partner is a first union. We just know when a union is formed, but not whether it is the first one. And this characteristic is crucial to this research, since we need to control for serial and post-marital cohabitators, who may have special characteristics biasing results.

Several European countries, like UK and Italy have carried out panel surveys providing rich information, which could be used in this research. However, comparability is problematic. The only alternative then was using the Fertility and Family Survey (FFS), which is describe below. It contains abundant information, even though it is not as rich as some panel surveys, and it is older than the ECHP, but it is available for the three countries of interest.

Therefore, our main source of data, and the one that will be used in the regression models, is the FFS, coordinated by the UNECE (United Nations Economic Commission for Europe) in collaboration with national research Institutes for each country. Data gathering was carried out in the mid 1990s, although specific dates depend on the country.

This survey was specifically designed in order to provide retrospective histories of partnerships, fertility and use of contraceptive methods. There was a core questionnaire to be applied in all countries, and an additional set of questions on values and employment histories. Data collection took place in 1992 in Germany, 1994 in France and 1995 in Spain.

Table 5.1 summarises the sample characteristics of data in the FFS for the three countries. The proportion of cohabiting unions is very low in the Spanish sample, as expected. More recent datasets, like the Census 2001 indicate a recent increase, but we must be aware that this small number of cases will cause problems for statistical estimation.

The FFS has several limitations; particularly that it is already more than one decade old, and this would not be so important if cohabitation had not recently experienced a remarkable increase in many societies. Since the percentage of cohabitators for some traditional countries is not so low anymore, the FFS data may not be representative of the current situation. But the FFS has also advantages that outweigh its shortcomings: first, it provides detailed partnership, employment and education histories, which allow a longitudinal study of most variables of interest; and second, its questionnaire was specifically designed to allow cross-country comparisons, which would be more difficult to undertake if we had to use different sources for each country.

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Table 5.1. Sample distribution FFSs by country

	Spain	Germany	France
Marital status			
Single	19.9	21.5	17.2
Married	64.1	48.9	35.2
Cohabiting	4.1	9.8	33.7
LAT	11.9	19.9	13.8
Age cohort			
35-40	23.1	21.3	24.0
30-34	26.0	23.0	24.8
25-29	24.8	25.6	24.2
20-24	26.1	30.1	27.1
Education			
Primary	17.1	0.0	28.9
SecondaryI	43.8	40.1	9.5
SecondaryII	20.0	46.3	42.1
College	19.1	9.9	19.4
Activity			
Employed	41.8	53.8	61.8
Unemployed	13.7	2.8	15.4
Housewife	34.2	28.4	14.8
Student	9.9	13.7	6.4
Living in an urban area (over 100,000)	74.2	63.4	66.5
Religion			
Once a week	13.9	10.5	...
Once a month	26.4	35.7	...
Never/almost	59.7	53.8	...
House tenure			
Owner	71.0	29.2	34.2
Tenant	19.6	67.7	61.7
Other	9.4	3.1	4.1
Parental divorce	5.4	12.8	17.3
Children	60.2	47.1	69.8
Partner			
Education			
Primary	28.7	0.0	14.4
SecondaryI	41.0	45.6	15.3
SecondaryII	14.3	28.3	46.8
College	16.0	26.1	23.5
Employed	89.7	77.4	84.2
N	4021	3012	2944

5.2.2. Variables and measurement

This section describes the variables included in the regression models, as well as their availability, since not all of them will be used for all models.

For the dependent variable, **entry into a union**, the FFS includes questions on retrospective co-residing unions; but only for co-residence periods lasting longer than three months, as well as information on current LAT relationships but not on past ones. We have the exact date of entry into the union (year and month, transformed into century months), and we also have a question on whether the respondent was married to her partner when they started living together, so we can determine the union type. There is an additional question about whether the couple eventually married, and also the date. This allows us to study first and subsequent union formation, current status, as well as union dissolution.

Age is measured in century months, and taken from the question on date of birth. For those cases where the month was missing, June was assigned (this rule was followed for all missing data related to dates in months).

Educational attainment is measured according to the ISCED classification. Respondents answered one question about the highest level of education attained, and then each country made the equivalences to the ISCED codes. This variable is available for current status models, and it will be used as well for models on first union formation.

The use of current educational attainment for models about the past is disputable. It depends on whether education measures exactly that, or whether education is a proxy for certain attitudes, open-mindedness, career-proneness etc. In this dissertation I follow the latter approach, and thus current educational attainment is introduced in models of first union formation. An additional variable related to education is being enrolled in the educational system, which has been found relevant for deterring marriage,

since being a full-time student is regarded as incompatible with married roles (Blossfeld and Huinick 1991).

The FFS standard questionnaire contains also a retrospective history of employment and unemployment periods, with the exact date of start and end of every job that the respondent ever had (that lasted more than three months). It was not part of the core questionnaire, so information on **employment histories** is not available for all countries in the FFS, but it is for the three countries under study.

Religiosity is measured through **religious attendance**, instead of using religious faith, because denomination does not always entail practice. This divergence is remarkable in the Spanish case, where more than 80% of the population consider themselves Catholic, but only a small percentage attended religious services regularly. This variable was not on the core questionnaire, and is available for Spain and Germany, but unfortunately not for France.

Tenure status can be assigned using a question on whether the dwelling is owned or rented and on which members of the household are the owners/renters. We also have information on the relationship between the respondent and other household members, therefore the respondent is taken as owner/renter if she, her partner or her parents are the owners of the dwelling. This strategy is not the most accurate, but it captures the difference between owners and renters without creating additional categories.

The FFS contains a detailed biography on fertility, including dates for each pregnancy, so we have information on **conception**. These dates are also transformable into century months, allowing us to have a time-varying covariate on whether the respondent was pregnant at union entry, or whether her child had already been born.

We can also control for **time spent living independently** before union formation with a question on whether and when the respondent left the parental home to start living on her own for at least three months. It is recoded as a dummy variable lagged one year back to union entry or to date of interview.

Finally, some variables related to the family of origin that were mentioned in the literature review are used as controls. In the FFS there is information about the experience of **parental divorce**. Unfortunately, parents' educational attainment is not available in the survey, therefore it is not possible to control for that. Cohabitation is more common in urban areas than in rural ones, and therefore it seems worth controlling for this variable. We have information on the size of the current **town of residence**, and will introduce it as a control. It is a dummy measuring if the town of residence has more than 100,000 inhabitants.

Partner's characteristics (education, religiosity and employment status) are only available for Spain and Germany, and only for the current partner. Those variables were added to the models on current status, but reached no statistical significance and therefore are not presented here.

5.2.3. Regression models⁷²

The study of **current status** requires a cross-sectional model with various possible outcomes, therefore a multinomial technique should be applied. Both probit and logit models fit our purpose, since they estimate the probability of occurrence of an event. Choosing one of both for cross sectional analysis is usually a matter of convenience (Gujarati 2001), and there was no significant difference in the estimates for the trials performed, so I present here the results of the multinomial logistic model. Coefficients are expressed as relative risk rates, in order to make interpretation easier.

In principle, there are four possible states: single, LAT, cohabiting or married. However, we must be careful when analysing both LAT couples and singles, and when attributing meanings to the effects of the variables observed. This is so

⁷² Data analysis and econometric models were run using the statistical package Stata 8.2.

because these states do not necessarily have to result from a decision, but may be mere temporary states. Women may be in a LAT relationship because it is their preferred living arrangement, but also because they are still not sure of their relationship, because they cannot leave the parental home, they may or may not want to marry, etc. The likelihood of such lack of decision within cohabitation or marriage is almost nonexistent. I have taken this possible state into account, but due to its characteristics, few coefficients reached significance. Thus, these results are not presented in the tables, but in the Appendix 2.

Entry into the first union requires a longitudinal approach since the dependent variable changes over time. Due to the structure of the data, a discrete time event history model is needed, which allows us to take full advantage of time varying variables. The first step is creating a person-month dataset. Variables have been recoded following this pattern, and for all variables we have an observation for each person and month. The dependent variable has three possible outcomes: staying single, entering a consensual union and marrying; these states are considered competing risks. The effects of the explanatory variables on the dependent variable are estimated using multinomial logistic regression. This method is analogous to a continuous time-hazard regression model (Allison 1984) where the estimated equations are:

$$P(y = 1 | x) = \frac{1}{1 + \exp(x_i \beta_2) + \exp(x_i \beta_3)}$$

$$P(y = 2 | x) = \frac{\exp(x_i \beta_2)}{1 + \exp(x_i \beta_2) + \exp(x_i \beta_3)}$$

$$P(y = 3 | x) = \frac{\exp(x_i \beta_3)}{1 + \exp(x_i \beta_2) + \exp(x_i \beta_3)}$$

The risk rate is defined as follows:

$$h(t, c) = h_0(t)e^{\beta_c}$$

where $h(t, c)$ is the transition rate for an individual with a risk exposure t and a vector of variables c . H_0 is the baseline hazard function corresponding to the reference period and β_c is the vector of coefficients from the regression, quantifying the effect of each independent variable. e^{β_c} expresses the effects of each explanatory variable as related to the reference category. Interpretation is easy; all individuals have an underlying risk of entering a union, and this risk varies with the duration of their exposure to that risk. The risk can be multiplied by a certain factor because the individual belongs to a given group of the population. These groups are categorised by the explanatory variables, and the multiplicative factor is what we call relative risk. For individuals in the reference category, the risk is 1, which means no effect; and the percentage change in the rates that we associate with a unit change in the dependent variable can be obtained by subtracting 1 from the odds ratios and multiplying by 100. For instance, provided that we are analysing the probability of marrying by educational level, and using primary education as a reference category, a risk rate of 1.30 for those with college education means that they are a 30% more likely to marry than those with primary education. Likewise, a risk rate of 0.70 would mean that college educated individuals are a 30% less likely to marry than individuals with only primary education.

The **transition from cohabitation to marriage** requires a more complex statistical treatment. Researchers have expressed concern that the former methods may assume that the possible outcomes, marriage and cohabitation, are conditionally independent events (Hill *et al.* 1993), and that a problem of sample selection may arise. Let me illustrate this problem with an example. We are interested in the transition from cohabitation to marriage. Consider a model in which we try to predict women's transition to marriage using their education and age. We have a sample of 2,000 women, of whom 300 were cohabiting. The

remaining 1,700 women were not cohabiting, but we do not know whether they were in a LAT relationship. We can start off with a straightforward model in which we estimate the regression using only the observations that have a positive outcome for the variable on cohabitation.

This analysis would be adequate if, in fact, the missing observations were missing completely at random. However, the decision to form a consensual union was taken by the individual woman. Thus, those who were not cohabiting constitute a self-selected sample and not a random sample. There may be some unobservable variables influencing at the same time the formation of a consensual union and marriage; for instance pressure from the family of origin or lack of a sufficient income. These unobserved (and unobservable) variables must be left out of the analysis, and thus we have a potential model misspecification problem.

If we estimate separate models for entry into marriage and into cohabitation, we are assuming that they are independent states.⁷³ The above mentioned variables would be reflected only in the error terms of the models, but not on the coefficients obtained after estimation. We could overcome this potential problem by estimating jointly the likelihood of entering a consensual union and the likelihood of the transition from cohabitation to marriage.

The first alternative would be the use of models with selection. These models assume that there are two latent variables, y_1^* and y_2^* that measure the decision to enter marriage and cohabitation. The models would be:

$$\begin{aligned}y_1^* &= X_1\beta_1 + u_1 \\y_2^* &= X_2\beta_2 + u_2\end{aligned}$$

These variables are not observed; what we observe is the empirical realisation of entry into a union. It is assumed that the

⁷³ In fact, this is the approach followed in the study of first union formation.

disturbance errors follow a joint normal distribution, and thus that $E[u_1, u_2] = 0$, $Var[u_1, u_2] = 1$, $Cov[u_1, u_2] = \rho$.

The interpretation of these models is more complex than that of a usual probit model. The first thing to look at is ρ (rho). It measures the correlation of the error terms and ranges between -1 and 1. Rho could be interpreted as an ordinary correlation coefficient, but this interpretation is problematic (Reed 2000), since it is extremely sensitive to model specification. Nevertheless, if the statistical test for rho is significant, then we know that the equations are interdependent and the censored probit model is adequate. And, in general, we can conclude that if ρ is negative, there is some unobserved factor in the disturbance term causing an inverse relation between the outcome and the selection event.

As for the coefficients of both equations, if a variable appears only in the outcome equation, the coefficient in it can be interpreted as the marginal effect of a one-unit change in that variable on Y. If, on the other hand, the variable appears in both the selection and outcome equations, the coefficient in the outcome equation is affected by its presence in the selection equation as well, and thus it cannot be interpreted directly, but it can be recalculated using an algorithm (Siegelman and Zeng 1999).

However, these models have one important shortcoming. Our outcome equation is not really binomial, but multinomial; when a couple cohabits, they can either marry or not, but if they do not, they may either break up or continue cohabiting, and the model presented above treats both alternatives as a single one, the resulting coefficients being neither meaningful nor significant. These models are measuring the probability of entering marriage from cohabitation versus any other possible outcome, and thus the contrast between breaking up or staying in a consensual union is lost, with both states considered as equivalent.

It is possible to programme a multinomial selection equation, but there may be an easier and more intuitive solution to this

estimation problem,⁷⁴ and it involves estimating simultaneously both the transition into a first cohabiting union and the transition from cohabitation to marriage. In order to do so, one dataset is built with one observation per person and month, analogous to that for entry into first union, but in this case the dependent variable is entry into cohabitation, so respondents are censored at marriage entry. For those individuals who entered cohabitation, additional monthly observations are appended to the dataset. One dummy variable is created, indicating whether the respondent was cohabiting during each month. Regarding the dependent variable, if the couple breaks up, observations are censored, if the couple marries, the dependent variable has a positive outcome. In this way, the dependent variable takes the value 1 for entry into cohabitation and for entry into marriage. A fixed effect per respondent is included in the model.

Since we are interested only in one transition, from cohabitation to marriage, interactions between the dummy variable on cohabitation and all the independent variables of interest are added to the model. The coefficients of these interactions will give us the effects only for the transition into marriage, which is what we want to know, but at the same time, this strategy allows us to control for the selection into cohabitation.

Hence, the model estimated then is a binomial logit, where both transitions are treated as a single one, and the estimated equation is:

$$y = \frac{\exp(\beta_0 + \beta_1 x_1 + \dots + \beta_n x_n)}{1 + \exp(\beta_0 + \beta_1 x_1 + \dots + \beta_n x_n)}$$

⁷⁴ The following strategy was suggested by my supervisor Richard Breen.

5.3. Overview of current status

In this section the regression analysis for current living arrangements will be presented, following the methodology described in the previous section. The main objective of this research is not to provide a cross-sectional perspective on current living arrangements, but a longitudinal study of the factors that intervene in decisions about union transitions. However, the analysis of **current status** allows us to test the effect of variables which are crucial for the hypotheses but not available in the retrospective questionnaires; and therefore it provides a lot of useful information, which is the reason for its inclusion in the dissertation.

The tables in this section summarise results of the models for the alternative states and the three countries separately. All possible contrasts have been tested, but here I include only the most relevant ones, in order not to multiply the amount of tables. One table is presented for each possible contrast and for the three countries, followed by a general commentary. As mentioned, all coefficients are presented as relative risk rates.

The first thing to note is that the effects of most variables are similar in the three countries, with some exceptions that will be commented below, but the strength of the effects varies to a certain extent. The French questionnaire contains no information on religious faith or attachment, and therefore this variable could not be included in the model for this case, but I have included it for Spain and Germany. For both countries the effect was significant, and those with less religious practice (who never or almost never attend religious services) are much more likely to be cohabiting than married.

The younger the age cohort, the higher the probability of being a cohabitor or single instead of married. However, this cohort effect is much stronger and significant in France and Germany, and not even significant in Spain. This must be due to the divergent extension of cohabitation in Southern Europe, but also to the small sample of cohabiting couples (267), which makes

estimation problematic. Due to this small *n*, it is difficult to see any diffusion effect, whereas in France and Germany this living arrangement has already become the most common initiation of a co-residing partnership. This is coherent with Heuveline and Timberlake's (2004a, 2004b) point, related to the stagnation point reached by the diffusion of cohabitation in Southern Europe.

For the contrast presented in Table 5.2, Germany is the country where the differences between singles and marrieds are more marked, given the number of coefficients reaching statistical significance. Some of the effects found are common to the three countries, and quite intuitive: the probability of being single is higher for younger cohorts and for those enrolled in full-time education or unemployed (the latter does not reach significance for Spain), and lower for women with children or specialised in household tasks.

In addition to this, in Germany the probability of being single is higher for those with higher educational attainment, as well as for those who do not own their dwelling. The effect for birth cohort is stronger than for the other two countries.

Table 5.3 presents the results for the contrast between marriage and cohabitation; the most relevant for this research. Most effects here are again common to the three countries, although differing in strength and significance, however, there are also important divergences. The probability to be cohabiting instead of married is lower for those respondents who are housewives, as well as for those who have children, and higher for those who do not own their dwelling. Lower religiosity also has a positive effect on cohabitation for the countries where the variable was available.

Table 5.2. Multinomial logit results for current status (single versus married)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	1.07	2.88 ***	1.13
25-29	1.09	3.31 ***	1.09
20-24	3.01 *	9.40 ***	2.16 **
Education			
Primary	1.00	...	1.00
SecondaryI	0.93	1.00	0.88
SecondaryII	1.05	1.76 **	0.84
College	1.15	3.51 ***	0.79
Activity			
Employed	1.00	1.00	1.00
Unemployed	1.90	3.21 **	1.85 **
Housewife	0.19 ***	0.18 ***	0.24 ***
Student	4.10 **	7.22 ***	2.92 *
Habitat >100000	0.91	1.58 **	1.70 **
House tenure			
Owner	1.00	1.00	1.00
Tenant	1.52	3.23 ***	3.6 ***
Other	0.5	9.64 ***	1.24
Parental divorce	1.18	1.49	1.67 **
Lived indep	0.99 ***	0.99 **	1.00
Children	0.60 ***	0.05 ***	0.13 ***
Religion			
Once a week	1.00	1.00	
Once a month	1.51	0.97	
Never/almost	1.91	1.10	

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Table 5.3. Multinomial logit results for current status (cohabiting versus married)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.69	2.14 **	1.66 **
25-29	1.04	2.68 **	2.13 ***
20-24	1.98	5.55 ***	5.10 ***
Education			
Primary	1.00	...	1.00
SecondaryI	1.38	1.00	1.78 **
SecondaryII	1.59	1.15	1.51 **
College	1.17	0.19	1.4
Activity			
Employed	1.00	1.00	1.00
Unemployed	1.48	1.10	1.27
Housewife	0.35 ***	0.15 ***	0.55 **
Student	4.54 **	4.43 ***	0.88
Habitat >100000	1.99 **	1.14	0.81
House tenure			
Owner	1.00	1.00	1.00
Tenant	5.93 ***	2.10 **	3.05 ***
Other	2.08 *	9.82 ***	1.52
Parental divorce	1.95 **	1.55	1.69 **
Lived indep	2.23 **	0.99	1.00
Children	0.40 ***	0.22 ***	0.27 ***
Religion			
Once a week	1.00	1.00	
Once a month	3.05	6.60 **	
Never/almost	6.18 ***	13.24 ***	

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

In France and Germany birth cohort also plays the expected role (the lack of significance in Spain may be due again to the small n), and in France, those women with secondary education seem to cohabit more. The experience of parental divorce has a

positive effect on cohabitation both in Spain and France, whereas being enrolled works in the same direction for Spain and Germany, and has a different sign in France but not reaching significance.

Having spent at least one year living independently has a positive effect on cohabitation only in Spain. The effect is strong and significant, and is due perhaps to the particular circumstances that Spain presents in nest-leaving patterns. In Germany and France it may make no difference since it is commonplace for young people to leave the parental home quite early.

For the contrast between singles and cohabitators (Table 5.4), France is the country where the differences are most marked, pointing at cohabitators being closer to marrieds, which is quite commonsensical given the diffusion of consensual unions in that country. The only variable that has the same effect in the three cases under study is having children, which clearly increases the probability of being in a consensual union (having lived independently also has an effect, but it is almost neutral). Furthermore, younger cohorts and those with higher educational achievement have a positive impact on cohabitation in France, whereas being either enrolled in education or unemployed has a negative effect.

For Spain, we find again the role of tenancy and of living in an urban area. This is related to the residential patterns described in chapter 4, since those who leave the parental home are more likely to be tenants during an initial period, whereas those who stay are coded as owners. For Germany, the likelihood of cohabiting instead of being single is lower for those with college education, those enrolled in education and those with less religious attitudes.

When contrasted to marriage, both being single and cohabiting are affected by the same variables in similar directions. This would indicate that cohabitators are closer to singles than to marrieds, at least in Spain and Germany, whereas in France they seem to be closer to marrieds.

Table 5.4. Multinomial logit results for current status (cohabiting versus single)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.64	0.74	1.46
25-29	0.95	0.80	1.94 **
20-24	0.65	0.59	2.35 ***
Education			
Primary	1.00	...	1.00
SecondaryI	1.47	1.00	2.00 **
SecondaryII	1.51	0.65	1.79 **
College	1.02	0.05 **	1.77 **
Activity			
Employed	1.00	1.00	1.00
Unemployed	0.78	0.34	0.68 *
Housewife	1.77	0.87	2.21 **
Student	1.10	0.61 **	0.3 ***
Habitat >100000	2.17 *	0.72	0.47 ***
House tenure			
Owner	1.00	1.00	1.00
Tenant	3.9 ***	0.65	0.84
Other	4.14 **	1.01	1.22
Parental divorce	1.89	1.04	1.01
Lived indep	1.00 ***	1.00 **	0.99 ***
Children	6.69 ***	4.27 ***	1.97 ***
Religion			
Once a week	1.00	1.00	
Once a month	2.01	6.76 **	
Never/almost	3.23	11.95 ***	

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

In the case of LAT relationships, results were not very illuminating, and therefore I the corresponding tables have not been included here. It has been mentioned that it is difficult to conceptualise these unions because we do not know to what extent

they are voluntarily assumed or whether they are considered as temporary states or stages in a relationship. The models in Appendix 2 point at a logical conclusion; LAT relationships follow a very similar pattern to that of singlehood. The only exception is the strong effect that college education has in Germany, increasing the chances of being single, but not the chances of having a LAT relationship.

Unfortunately, the possibility to control for partner's characteristics did not prove very useful for the analysis. First of all, because they were only available for marrieds and cohabitators, not for LAT relationships. Secondly, because neither variables related to educational attainment nor those for employment status reached statistical significance. Only in Spain, where college education favours marriage, and in Germany, the effect of being employed is quite strong and significant in fostering marriage versus cohabitation.

5.4. First union formation

This section introduces the longitudinal perspective; presenting the results from the person-month database regression analysis. Originally, entry into a union is a model with a binary outcome, cohabitation or marriage;⁷⁵ and both possible outcomes are competing risks. Nonetheless, three possible outcomes are considered in this section, since the couple may also decide not to form a union, and therefore staying single/LAT is also an option. Staying single is not a pure competing risk, since it does not translate into an observable behaviour, and the couple may form a first union at any time.

It is assumed that individuals enter the risk period after their fourteenth birthday. From that moment on, they remain at risk of forming a union either until they do so or until the time of the

⁷⁵ Here union means a co-residential union. Partners may decide to cohabit or marry.

interview. Data are recoded so as to have an observation per person and month; therefore, the model is not continuous but it approaches a continuous hazard model (Allison 1984). Due to the time span introduced here, some additional explanatory variables have been incorporated at this point: fertility has been included through two variables which are expected to yield inverse effects; one of them controls whether the woman was pregnant at union entry;⁷⁶ the other one measures whether the woman had already given birth to at least one child before union entry.⁷⁷ Finally, we also control whether the woman has spent at least one year living outside the parental home.

The following tables summarise the results; coefficients are presented as relative risk rates. The contrasts presented are: entering any union versus remaining single, entering marriage versus remaining single, entering cohabitation versus remaining single and entering cohabitation versus entering marry.

The model in Table 5.5 shows some important differences among the three countries. The probability of entering a union is lower for women of younger generations, as well as for those who have spent some time living independently, and also during pregnancy, especially in Spain; for this country, there is also an effect of lone motherhood, increasing the probability of entering a union. Having experienced parental divorce and not being religious also have a positive impact on union entry, but only in Germany.

In what concerns economic independence or potential career-orientation, results differ. Women with higher educational attainment are less likely to enter a union in Spain, as well as those who are economically active. In contrast, in France and Germany, working women are more likely to enter a union, and education is not significant (only for college studies in Germany).

⁷⁶ This variable equals 1 at the months when the woman was pregnant, 0 when she was not. Only the first three pregnancies are taken into account.

⁷⁷ This variable equals 1 from the month of birth of the first child, and 0 before birth.

The age pattern is also relevant: the probability of entering the first union increases with age and it seems to peak in the interval between 25 and 29 years of age for Spain, but union formation seems to occur earlier in France and Germany, where the peak is between 20 and 24.

The model for entry into marriage is presented in Table 5.6. Results are quite homogeneous to the previous model. Again, women from younger cohorts, as well as those who have lived independently are less likely to enter marriage. Women with higher educational attainment are less likely to marry too, and both the role of being economically active or pregnant are of the same sign as in the previous model. Regarding age patterns, results are similar and point at the same age intervals.

The variable on religion reached significance only for Germany, where more secularised women are more likely to enter marriage than to stay single. The variable on lone motherhood is consistent with the model on Table 5.5, with a positive effect in Spain but negative in Germany (and in France, although it did not reach statistical significance).

Table 5.5. Multinomial logit results for entry into first partnership (any union versus no union)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.95	0.94	0.98
25-29	0.75 ***	0.81 **	0.99
20-24	0.56 ***	0.55 ***	0.78 **
Education			
Primary	1.00	...	1.00
SecondaryI	0.85 *	1.00	1.19
SecondaryII	0.54 ***	0.86	0.94
College	0.44 ***	0.55 **	0.88
Active at union entry	0.92 ***	1.81 ***	1.62 ***
Parental divorce	1.2	1.27 ***	1.12
Lived independently	0.82 **	0.33 ***	0.56 ***
Premarital conception			
Pregnancy	29.08 ***	7.06 ***	7.26 ***
Birth	1.71 *	0.84	0.76 *
Habitat >100000	1.07	0.92	0.89 *
Religion			
Once a week	1.00	1.00	...
Once a month	1.04	1.1	...
Never/almost	1.09	1.38 ***	...
Age			
14-19	1.00	1.00	1.00
20-24	4.66 ***	3.61 ***	4.18 ***
25-29	9.72 ***	3.21 ***	3.16 ***
30-34	5.16 ***	1.7 ***	1.45
>35	3.96 ***	2.58 ***	0.32 *

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Table 5.6. Multinomial logit results for entry into first partnership (marry versus no union)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.9	0.69 ***	0.56 ***
25-29	0.65 ***	0.45 ***	0.22 ***
20-24	0.43 ***	0.24 ***	0.06 ***
Education			
Primary	1.00	...	1.00
SecondaryI	0.83 *	1.00	0.97
SecondaryII	0.5 ***	0.71 **	0.78 *
College	0.4 ***	0.55 *	0.70 *
Active at union entry	0.92	1.79 ***	1.33 *
Parental divorce	0.97	0.9	0.76
Lived independently	0.50 ***	0.24 ***	0.20 ***
Premarital conception			
Pregnancy	34.37 ***	12.68 ***	15.21 ***
Birth	1.82 **	0.91 **	0.78
Habitat >100000	1.05	0.82 *	0.75 **
Religion			
Once a week	1.00	1.00	...
Once a month	0.99	0.70 **	...
Never/almost	0.95	0.60 ***	...
Age			
14-19	1.00	1.00	1.00
20-24	4.89 ***	3.27 ***	4.35 ***
25-29	9.97 ***	2.64 ***	2.19 ***
30-34	5.22 ***	1.16	1.07
>35	3.82 ***	3.00 ***	0.29

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Interestingly, the effects change if we compare cohabitation and singlehood, as summarised in Table 5.7. Concerning this contrast between cohabitation and not forming any union, we find

again that some effects are common to the three countries. Having experienced parental divorce, not being religious (for the countries available), belonging to a younger cohort and being pregnant increase the probability of entering cohabitation. The age pattern followed is similar and coherent with the pattern found in the first tables, regarding formation of any union, although for Spain it reaches a second peak for women over 35.

Residential independence decreased the probability of forming any union as well as of marrying. This effect remains from cohabitation in France and Germany, but it is reversed for the Spanish case. Being active in the labour market increases the probability of forming a first consensual union in France and Germany, as it did for the probability of marrying; in Spain the effect is slightly negative but does not reach significance. Some educational levels reach significance for France and Germany, but no general trend can be noted.

Our most interesting contrast is cohabitation versus marriage, on Table 5.8. In this contrast we find the clearest effects and results show relatively less cross-country variations. According to these coefficients, the probability of cohabiting instead of entering marriage is higher among the youngest cohorts (especially in France), for those who have experienced parental divorce, who have lived independently for more than one year, and for the less religious. During pregnancy, the probability to enter a consensual union instead of marrying decreases for the three cases.

For Spanish respondents, the probability of entering a first union without marriage is higher for those better educated. This was not reflected in models on current status, but it may be due to educated people marrying more, once they have entered a consensual union. In this case, age patterns are not very significant, and neither are variables related to employment and career orientation.

Table 5.7. Multinomial logit results for entry into first partnership (cohabit versus no union)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	1.20	1.41 ***	1.37 ***
25-29	1.72 ***	1.38 **	1.72 ***
20-24	2.01 ***	1.02	1.52 ***
Education			
Primary	1.00	...	1.00
SecondaryI	1.04	1.00	1.35 **
SecondaryII	0.84	0.99	1.04
College	0.75	0.57 *	0.97
Active at union entry	0.99	1.85 ***	1.74 ***
Parental divorce	2.21 ***	1.51 ***	1.29 ***
Lived independently	3.61 ***	0.41 ***	0.78 ***
Premarital conception			
Pregnancy	7.52 ***	2.97 ***	4.34 ***
Birth	1.44	0.85	0.76
Habitat >100000	1.33	1.03	0.96
Religion			
Once a week	1.00	1.00	...
Once a month	2.79 *	2.37 ***	...
Never/almost	5.16 ***	3.81 ***	...
Age			
14-19	1.00	1.00	1.00
20-24	3.51 ***	3.83 ***	4.17 ***
25-29	8.51 ***	3.75 ***	3.68 ***
30-34	5.20 ***	2.34 ***	1.81 *
>35	5.64 *	2.01 *	0.39

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Table 5.8. Multinomial logit results for entry into first partnership (cohabit versus marry)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	1.33	2.04 ***	2.47 ***
25-29	2.61 ***	3.04 ***	7.55 ***
20-24	4.60 ***	4.24 ***	22.51 ***
Education			
Primary	1.00	...	1.00
SecondaryI	1.23	1.00	1.39
SecondaryII	1.66 *	1.38	1.33 *
College	1.86 *	1.04	1.38
Active at union entry	1.08	1.03	1.31 *
Parental divorce	2.29 ***	1.68 **	1.69 ***
Lived independently	7.11 ***	1.69 ***	3.78 ***
Premarital conception			
Pregnancy	0.22 ***	0.23 ***	0.28 ***
Birth	0.79	0.93	0.97
Habitat >100000	1.26	1.25 *	1.28 *
Religion			
Once a week	1.00	1.00	...
Once a month	2.81 *	3.34 ***	...
Never/almost	5.38 ***	6.28 ***	...
Age			
14-19	1.00	1.00	1.00
20-24	0.71	1.17	0.96
25-29	0.85	1.42	1.67 *
30-34	0.99	2.01 *	1.68
>35	1.47	0.67	1.32

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

5.5. From cohabitation to marriage

The former models have provided a portrait of entry into a first union. We are now ready to move on to the next possible stages in family formation. In other words, once a couple enters non-marital cohabitation, the union can either dissolve or continue over time. Dissolution can result from marriage or from breaking up, but in this research the interest lies on the factors that determine entry into marriage, and especially on the hypothesised link between investments and marriage.

The following table presents the results of the model described in the first section of this chapter. Since we are interested in the transition from cohabitation to marriage, the tables comprise only coefficients for that transition, results for transition into first cohabitation can be found in Appendix 3. The contrast here is between staying in a consensual union and getting married, because individuals are censored when the relationship breaks up. Results will be commented by country and in the final chapter this will be integrated in the general discussion with the theoretical part of the dissertation, as well as with the former models. Table 5.9 summarises the results.

Some effects are similar for the three countries, and very few are positive: younger cohorts are less likely to make the transition into marriage, and also those women who have experienced parental divorce, those who were working and those with less religious attitudes.

In Spain, having lived independently also has a negative impact on the probability of transition from cohabitation to marriage, and so does living in an urban area. In France and Germany, however, the latter variable has a positive effect on marriage. Education does not reach statistical significance in these countries, only for one level in France, so it would be risky to draw any conclusion from that. In Germany, being a mother increases the probability of entering marriage (in France the coefficient has the same sign but does not reach statistical significance), and in France pregnancy has a negative effect on

that probability. Indeed, pregnancy has a negative sign for all countries, but only reaches significance for France.⁷⁸

Table 5.9. Logistic results for entry into marriage from cohabitation

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	-0.91 *	-0.39	-1.02 ***
25-29	-1.27 **	-0.61 **	-1.56 ***
20-24	-2.15 ***	-0.92 ***	-2.19 ***
Education			
Primary	1.00	...	1.00
SecondaryI	-0.1	1.00	-0.39 *
SecondaryII	0.34	0.05	-0.11
College	0.42	0.74	-0.32
Active at union entry	-0.16	-0.62 ***	-0.65 ***
Parental divorce	-1.38 **	-0.61 ***	-0.43 **
Lived independently	-0.97 ***	0.79 ***	0.34 **
Premarital conception			
Pregnancy	-0.36	-0.23	-0.74 ***
Birth	-0.81	0.59 **	0.26
Habitat >100000	-0.86 **	-0.16	-0.1
Religion			
Once a week	1.00	1.00	
Once a month	-1.22	-1.82 ***	
Never/almost	-2.03 **	-1.84 ***	
Time	-0.02 ***	-0.02 ***	-0.02 ***

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

⁷⁸ Results in these models differ from a similar analysis (binomial logit) performed only for cohabitators and with transition into marriage as a dependent variable.

In Spain, having lived independently also has a negative impact on the probability of transition from cohabitation to marriage, and so does living in an urban area. In France and Germany, however, the latter variable has a positive effect on marriage. Education does not reach statistical significance in these countries, only for one level in France, so it would be risky to draw any conclusion from that. In Germany, being a mother increases the probability of entering marriage (in France the coefficient has the same sign but does not reach statistical significance), and in France pregnancy has a negative effect on that probability. Indeed, pregnancy has a negative sign for all countries, but only reaches significance for France.⁷⁹

5.6. Conclusions

This chapter has presented three types of regression models for union formation: current union status; entry into first union, and transition from cohabitation to marriage. Models were run for each country separately. The implications of this statistical study for the theoretical argument, as well as the relation with descriptive evidence will be discussed in depth in the next chapter. But here I will briefly summarise the results focusing on the differences between cohabitation and marriage, which are the most relevant for this research.

Current status was modelled using multinomial logistic regression. Results were quite homogeneous, and the picture provided is that cohabitators are younger, less religious, more likely to be employed and to be childless, and much more likely to be tenants than owners of their homes. In France they are also more

⁷⁹ Results in these models differ from a similar analysis (binomial logit) performed only for cohabitators and with transition into marriage as a dependent variable.

educated, whereas in Spain having lived independently plays an important role.

These results are coherent with those for models on entry into the first union. The latter were run from a longitudinal perspective, creating one observation per person and month, and then contrasting alternative living arrangements with the use of multinomial logistic regression. In this case results were slightly more homogeneous. The probability of entering cohabitation as a first union instead of marriage is higher for women from younger birth cohorts, less religious, who have experienced parental divorce, or have spent some time living on their own. Being pregnant increases the probability of entering a union, but that union is more likely to be a marriage; its effect on cohabitation is reversed. Being active in the labour market seems to increase entrance into marriage for France and Germany, but not so for Spain. In this country, education also plays a role increasing the probability to cohabit.

The study of the transition from cohabitation to marriage obtained fewer significant results, but the model fit was better than expected. As for the common effects, the probability of making the transition from cohabitation to marriage decreases for younger cohorts, for employed women, for those who have experienced parental divorce and for the less religious. Time played a role as well, as the more time spent in the union, the lower the probability of marrying. Having lived independently has a significant effect in the three countries, but it is negative in Spain and positive in France and Germany. Variables related to fertility showed similar signs but did not reach statistical significance; only for France, where pregnancy seems to deter marriage entry, and having a child, which fosters it in Germany.

CHAPTER 6. GENERAL DISCUSSION

In this chapter the findings of the two preceding chapters will be discussed, in the light of the theoretical model presented. With this aim, in a first section each hypothesis will be examined separately, discussing the related evidence. A second section derives the implications that these results may have on our definition of cohabitation, as well as on the meanings attached to it. Finally I will summarise the contributions of this dissertation to the field of study, as well as the interesting issues for further research that might stem from it.

6.1. Hypotheses and effects

This section reviews the hypotheses presented in chapter 3, taking into account the empirical results summarised in the preceding chapters. The discussion will focus on the comparison between marrieds and cohabitators, which constitutes the central issue of this dissertation. The stability and the quality hypotheses will not be commented, because it was not possible to test them with the existing data, and therefore they remain as hypotheses to be tested in future research.

Tolerance hypothesis: “we will find both more direct marriages and more transitions from cohabitation to marriage in social settings where non-marital unions are stigmatised.”

In this study it was difficult to determine to what extent cohabitation was socially stigmatised, since nowadays public

opinion and surveys show very tolerant attitudes towards cohabitation. It can be assumed that there was stigmatisation in Spain for women in the oldest cohort, when Catholicism was still the moral guide of behaviour, but this will be discussed for the next hypothesis.

In this context, stigmatisation could be more obvious in small urban areas, where it is easy to know what everyone is doing, and social sanctioning may have closer effects. In urban areas with a population over 100,000, models for current status show that the probability of cohabiting increases in Spain, but for the other two countries the strongest effect is to promote singlehood.

Concerning entry into first union, the variable is significant only for France and Germany, and in correspondence with the above mentioned effect, it fosters singlehood and cohabitation versus marriage. Regarding the transition out of cohabitation, the only significant effect was found for Spain, lowering the probability of entering marriage after cohabitation.

Hence, it seems that living in an urban area favours more singlehood than any other living arrangement. This could also be related to residential patterns, such as families leaving the centre of towns and moving to smaller surrounding areas. Nevertheless, the variable used refers to the actual town of residence, not to the town where the respondent lived when she entered her first union, and therefore it is especially significant for the analysis of current status. The former effect is considerable in the Spanish sample, and being the most traditional country in the sample, it may indicate that a certain level of social sanctioning is still present.

Religiosity hypothesis: “for specific faiths (Catholicism, Islamism, conservative Protestants), the probability of marrying (directly or after cohabitation) increases with the level of religious practice. This effect will be most remarkable for direct marriages.”

This hypothesis is confirmed by all regression models as well as by country statistics. The less religious, the more likely a woman will be to enter cohabitation instead of marriage as a first union, and the more likely she is to be in a consensual union cross-sectionally. More “secularised” women are also less likely to

make the transition from cohabitation to marriage in Spain and Germany.

Modified independence hypothesis: “being a career-oriented woman increases the likelihood of entering cohabitation as a first union.”

In this dissertation I have used two indicators of career orientation: educational level and employment. For current status, higher educational achievement increases the probability of being single in Germany and of cohabiting in France and Germany. With regard to entry into first union, it increases the probability of entering cohabitation versus marriage in Spain, and decreases the probability of entering marriage versus any other alternative in all countries tested. The effect of this variable was not clear for transitions out of cohabitation.

Concerning employment, we are interested in the difference between women who are employed (used as the reference category) and those who stay at home. As regards current status, the observed pattern in the three countries is for women who defined themselves as housewives to be less likely to cohabit rather than marry. For the transition into a first union, employment is measured as a time varying covariate, and working women were found less likely to enter any union in Spain, but no effect was noted for particular union types. In France and Germany, on the contrary, being economically active increases the probability of entering any union (and also of marrying versus staying single and of cohabiting versus staying single), but there is no difference between cohabitation and marriage. For transitions out of cohabitation, working women were less likely to marry both in France and Germany. The coefficient had the same sign in Spain, but was not statistically significant.

Evidence for this hypothesis is therefore mixed. Education promotes singlehood and decreases the probability of marrying, whereas employment fosters union formation in all countries but Spain. The latter seems to confirm the modified independence hypothesis, since more conservative social settings, in this case,

Spain, discourage marriage for independent women. An additional indicator will be discussed below.

Legal consequences hypothesis: “the more policies protect marriage, the higher the probability of ending up marrying, but not necessarily of choosing marriage as a first union; it could be preceded by cohabitation because the effect of most policies is over the long run.”

We should keep in mind two different levels of legal consequences. First of all, of marriage itself; and in this sense Spain and France have the same level, whereas in Germany, marriage entails less consequences. The latter difference is due in part to the lack of effects on income taxes, which follow a different pattern in Germany. If we look at the comparative protection of informal cohabitation with respect to marriage, the level is higher in France (33%), followed by Spain (25%), and again Germany is the country with the lowest rate (20%). This order is based on the level of legal consequences of informal cohabitation as compared to marriage. The main differences among these countries are not due to legislation itself, but to the existence of court decisions enabling consensual unions to enjoy some of the advantages that the law initially reserved for marriage. We must also bear in mind that both Spain and France have opened up the possibility of registration for heterosexual cohabitators, whereas Germany has not. This is not relevant for our data, but it will be for future studies.

In order to evaluate the hypothesis, we need to look at the comparative advantage of marriage versus cohabitation, and in this sense the order is coherent with the hypothesis that the lowest number of marriages and the highest number of cohabiting unions is found in France, where only 64% of all first couples married with or without cohabiting first. The level of legal consequences is closer in Germany and Spain, and so is the number of first couples eventually marrying: 92% in Spain, around 90% in Germany. However, the difference in legal terms is not proportional to the variance in diffusion, especially if we take into account that the differences among these countries are small if compared to

Sweden or the Netherlands, where non-registered partnerships enjoy 75% of the legal advantages associated with marriage.

What these differences in LLCs spell out is however equivocal, since there is a potential source of endogeneity in the argument: are there more advantages to cohabitation in France because consensual unions are more commonplace, or is it because legislation has been generous that more people cohabit in this country? The most logical explanation is that behaviour comes first, court decisions start reflecting that behaviour and later politicians legislate about new realities. But we would need a more in depth study in order to prove it.

Investments hypothesis: “when important investments have been made in the relationship, then the costs of breaking a marriage are lower than the costs of ending cohabitation, and therefore, the probability of marrying increases with the amount of investments made: purchase of a dwelling; having a child and specialisation of partners in labour/housework.”

In this dissertation three main investments have been defined: having children, buying a dwelling and leaving the labour market in order to take care of the home and family. The relationship with the labour market has just been examined, so I will just remark here that women who are housewives are less likely to be in a cohabiting than in a married union (although in France the difference is very small).

As for house-buying, the association between ownership and marriage was clearly found in descriptive national statistics. Unfortunately, its effect was tested only on models for current status, and the result is that not being the owner of the dwelling increases the probability of being in a consensual rather than in a married union. The country where the effects are most remarkable is Spain, where the probability is multiplied by six, whereas in Germany it is doubled and in France, tripled. The latter is related to the divergent tenure structures that were presented in chapter 4.

Regarding children, this variable has been taken into account in several ways. The first one is through pregnancy. Are women more likely to enter a union when they are pregnant? Our results

confirm that they are more likely to enter a first union in the three countries, although with different intensities, and the preferred union type when the woman is pregnant is marriage. For the transition out of cohabitation, pregnant women are less likely of making the transition to marriage in France. For the other two countries the coefficient also shows a negative sign but it does not reach significance. Nevertheless, we have to keep in mind that there are very few cases for this transition.

The second way to consider children is through lone motherhood. Lone mothers are more likely to enter any union than to remain single in Spain and Germany, but no further effect was noted. For the transition out of cohabitation, mothers of at least one child are more likely to enter marriage in Germany.

If we examine the timing of childbirths, more than 80% of currently married women had their first child inside wedlock in the three countries on average. We have already seen the effect of pregnancy on entry into marriage, therefore it is no surprise to note that a significant number of women got married during pregnancy. The most interesting thing however is looking at whether once married, couples wait a long time before having children. Around 10% of married couples in Germany, and 5% in France never had children. For those who did, 50% of them had given birth by the end of the 15th, 18th and 17th months after marriage in Spain, Germany and France respectively. This suggests that half of married couples were planning on having children immediately after getting married. For those who were not so fast, the timing differs a bit more across countries: 75% of women had a child by the 27th month in Spain, by the 40th in Germany and by the 35th in France.

Cohabitors take it slower regarding children. The percentage of first cohabiting couples with children is lower than that of marrieds, as I have mentioned in chapter 4, but in all cases it takes longer than for marrieds. For Spain, 50% cohabitators who had their first child in a consensual union had given birth by month 32; in Germany by the 59th month and in France by month 35. Thus, it seems that there is a close relationship between entering marriage

and having children, which is evidence in favour of the investments hypothesis.

Late-independence hypothesis: “when partnership formation coincides with late abandonment of the parental home, the probability of marrying increases.”

This hypothesis finds empirical support in the models presented. In all cases, early independence increases the probability of entering a consensual union as first union, and having spent at least one year out of the parental home lowers the probability that cohabiting couples make the transition to marriage in Spain, where late departure from the parental home is the rule. Women who have lived independently are more likely to stay single too, and this is related to the discussion on the independence hypothesis.

I would argue that in the actual context, where having two incomes is almost a prerequisite for family formation, variables related to women’s employment cannot be taken anymore as precise indicators of their career orientation or quest for independence, since women’s work has become commonplace for younger generations. However, having lived alone for some time could be conceived as an indicator of women’s willingness to earn their own living,⁷⁹ and therefore, as a new indicator of women’s independence. The advantage of this indicator is that it is useful both for younger and for older generations, although maybe too demanding for the latter.

The following table summarises the hypotheses and effects found by country:

⁷⁹ Especially in social settings like Spain, where achieving residential independence faces numerous barriers.

Table 6.1. Summary of hypotheses and results⁸⁰

	Expected	Found		
		Spain	Germany	France
Tolerance	+	+
Religiosity	—	—	—	—
Independence	—	—	—	—
Legal consequences	+	+	+	+
Investments	+	+	+	+
Late-independence	+	+

6.2. The meaning of cohabitation

In the second chapter of this dissertation existing theories of cohabitation were classified into three broader types. Although most consensual unions may correspond to the same type in a given country, it is also possible for different types to coexist and also to evolve with time. In that chapter I also developed some empirical indicators that could be related to the type of cohabitation. Thus, in this section I will try to elucidate what the most common types of cohabitation are, by using the empirical analysis of the preceding chapters. The possible meanings of cohabitation will be reviewed first, and then evidence will by country will be examined.

If cohabitation worked as an **alternative to marriage** for those who do not want or cannot marry, we would find few cohabitation spells, long unions, and an important presence of children in those unions. If it was an **alternative to singlehood**, we would find more and shorter cohabitation spells, but certainly few transitions to marriage and few children in the union. If cohabitation was a probation period, or part of a **selection process**, then we can only assume that few consensual unions would continue as such, and that most would dissolve either

⁸⁰ (...) means that the hypothesis was no tested or did not apply.

marrying or breaking up after some time; it is also probable that couples would wait until they are sure of their relationship before having children.

In our analysis of the paths followed by first consensual unions, we have found that there are no remarkable differences among countries, except for French couples who are more likely to continue cohabiting instead of marrying than Spaniards or Germans.

In Spain, we have found that for all of those who ever lived in a consensual union, 44.3% married their partner; 83.7% of them only had one such union, 15% had two and only around 2.5% had more than two cohabiting unions.⁸¹ For those women who were living in a consensual union at the time of the interview, 28% of them had had a previous marital union and were separated, divorced or widowed.

With regard to children, 90% of married women have children, compared to 45.4% of cohabitators. If we consider only women who are in their first union, then only 36.8% have children. However, as we have seen, this is by no means a low percentage, especially if we acknowledge the relatively recent incorporation of cohabitation in Spain. Interestingly, those cohabiting couples who do have children, have indeed more than marrieds; married women who are not childless have on average 2.06 children, whereas cohabiting women (never married) have 2.42.⁸²

We can gain additional insight into the nature of cohabitation by examining the duration of the stages. For the first cohabiting spell, the average duration is 25.5 months, quite long in fact; but by the 24th month, half of those who married had already done so, and most of them were childless. For this group of cohabitators, which is the most numerous, cohabitation seems to act more as a probation period.

⁸¹ For serial cohabitators, we cannot be certain that these unions are formed with a different partner, since the question requires respondents to count separately each union with the same partner.

⁸² The latter is based on only 35 respondents, and thus not representative.

Consensual unions that broke up did so after an average of 47.6 months, and half of them had already dissolved by the 36th month. Those who stayed together without getting married had been together for an average of 50.73 months; half of them for at least three years. This means that periods of cohabitation in Spain are long, when they do not lead to marriage, and thus it would be doubtful that they constitute provisional or temporary arrangements. These durations, together with the relatively low intention to marry (40%) and the presence of children, give us a picture of another nucleus for which cohabitation is closer to an alternative to marriage.

For Germany, our data can be compared with results from another study (Monyk 2002). Monyk classified these unions in Germany according to their meaning in marital biographies, and concluded that most of these couples thought of their relationship as a previous stage to marriage. The decision to marry is postponed because the couple feels no hurry or because they are trying to establish a professional career. Only around one fifth of these unions actually expressed reluctance to marry and saw cohabitation as an alternative. Of these, most of them were formed by at least one member with previous marital experience, and for them cohabitation would be an alternative to marriage.

We have seen that in Germany, 56.1% of first cohabitations led to marriage, which is the highest rate in this study. The number of serial cohabitators is similar to that of the other countries: 83.7% of those who ever cohabited had had a single spell, 14.1% two, and only 2.1% had experienced more than two consensual unions.

Germany has also the highest rate of childless couples of the three countries in this analysis.⁸³ 81.5% of married couples had children, whereas only 25.6% of cohabiting couples did; for consensual unions formed by singles, only 17.1% were not childless. As happened in France, for those unions with offspring, consensual ones also have fewer children (1.3) than marrieds

⁸³ Some of the differences may be due to the younger age structure of the German sample.

(1.8). So the prevailing pattern for consensual unions in Germany is to remain childless, much more than in Spain and France.

Half of consensual unions dissolved between the 24th and the 36th month. Dissolution occurred through break up for 50.5% of couples, an average of 33.4 months after they had started living together. Those couples who were still living with their first cohabitation partner at the time of the interview had been together for an average of 49 months, which is a long period. This group represents almost a 20% of all unions starting as consensual; and what differentiates them from long duration cohabitators in Spain or France is their childlessness.

The high rate of transition to marriages, the prevailing pattern to remain childless and the not-so-long duration of cohabitation spells seem to confirm Monyk's evidence that the most common meaning attributed to cohabitation in Germany is as a probation period. We also find the small nucleus of long duration cohabitators, but here they are mostly childless, which makes them not so much a clear alternative to marriage but closer to an alternative to singlehood.

In France, the rate of consensual unions transforming into marriage is lower: 38.6%. But the amount of serial cohabitators is strikingly similar in the three countries under study: 82.5% of women who ever cohabited had had only one cohabiting union, 15.1% two unions, and only 2.3% of respondents had had more than two. For those women cohabiting at the time of the interview, only 12% had been in a registered union before.

Regarding children, 93.4% of married couples have at least one child, whereas consensual unions are less fertile: only 65.4% have children. The percentage is lower for those consensual unions formed by singles, 57.5%. But not only are cohabitators more frequently childless; they also have fewer children than married couples. The average number of children for marrieds is 2.32, whereas for cohabitators it is 1.71. However, this is not to be interpreted as cohabitators being childless, since more than half of these unions do have children, and given the percentage of

divorced cohabiting women, the number of first cohabitations with children is remarkable.

Of first *concubinages*, 42% eventually married the partner, and the median duration of the spell before marriage was 18 months. For those couples who did not marry, 42% dissolved the unions, whereas 55% were still cohabiting at the time of the interview. Again duration is interesting, since consensual unions not leading to marriage last quite long before splitting up; after three years, half of the couples had already broken up, but the average duration before breakup is almost four years (47 months). Those couples still cohabiting with their first partner are not recently formed unions, since, on average, the partners have been living together for almost five years (58.5 months). This suggests that a significant number of consensual unions work as a real alternative to marriage, more than in any other country under study.

Also in France, we have an important number of cohabitators who married their first partner after a short time, meaning that there is a strong presence of cohabitation as part of partner's selection processes.

The latter seems to be the most visible meaning of cohabitation in the three countries. A second visible type of cohabitation is an alternative to marriage, which is most common in France and least in Germany. This is coherent with the level of legal consequences of cohabitation in these countries, and also with the diffusion patterns mentioned in preceding chapters.

The existence of cohabitation as an alternative to singlehood is harder to prove, given that there are very few "serial cohabitators" in the samples, with the additional problem of locating broken consensual unions and understanding their meaning. There seems to be a nucleus of that type of cohabitation in the German sample. These unions are characterised by a low level of investments, since most women are employed and they have no children.

It has been shown here that the three countries studied do not differ much in what concerns types of cohabitation. The higher presence of cohabitation as an alternative to marriage in this case

can be explained in terms of the high level of legal consequences of consensual unions, the lack of social sanctioning, and the favourable conditions for residential independence as well as for having children. These factors lower the amount of investments needed to form a family and therefore render marriage less necessary than in Germany and Spain.

There are some differences in terms of socio economic profiles of cohabitators and marrieds, but some common features emerge. In the three countries, it is more common for a woman to abandon the labour market if she marries, which is coherent with the investments hypothesis. Cohabitation is also preferred by women from younger generations and for those who are less religious. The economic independence hypothesis holds only for Spain. Nevertheless, a fundamental difference remains, and it is related to the prevalence of consensual unions in the three countries studied. The question here is whether the diffusion of consensual unions is likely to continue in Spain and Germany in the future.

The potential for future increase in Germany is quite clear, although it faces some structural constraints. The labour market in Germany is experiencing an unstable period, especially for young people, whose salaries are relatively low for the standard of this country. German public opinion perceives this as an important problem, and this affects family formation. Also, the German governments are not likely to interfere in the individuals' private sphere, and the decision not to marry has been characterised as a personal decision; thus, the level of legal consequences for not registered unions is unlikely to vary. This might strengthen the prevalence of consensual unions as alternative to singlehood, namely as childless and temporary arrangements.

At least for the Spanish case, the Census 2001 shows an increase in the prevalence of consensual unions, reaching almost a 10% of all unions. Society has become more tolerant and secularised, and therefore entering a consensual will no longer be a sanctionable behaviour. This might have an effect and increase the prevalence of cohabiting periods previous to marriage. However, some structural characteristics of the Spanish state are

not likely to change in the short term. Entry in the labour market is problematic for young, often overqualified, cohorts and there are no signs of immediate change. The tenure structure of the country is also unlikely to change; even if housing prices are predicted to stagnate in the long run, they are still hardly affordable. Both circumstances will keep family formation as an important investment, more than in the other two countries studied. The structure of the Spanish welfare state does not collaborate to lowering the investments needed, since care is placed on the families and especially on women.

6.3. Conclusion

The aim of this dissertation was to provide a deeper understanding of cohabitation and its role in the process of family formation, by comparing it to the possible alternative states, especially marriage. I have focused on three countries as cases of study, and have justified the interest of the comparison.

At the theoretical level, the thesis has conducted a critical review of the literature and proposed a new consideration of cohabitation and its nature, suggesting the convenience of concentrating on only three comprehensive categories of consensual unions. The proposal was to study what types of cohabitation are found in each country (despite different levels of diffusion), instead of considering that cohabitation means the same thing to all couples in each country. In this sense the empirical evidence points at this as an interesting approach, since the three countries have proved to be more similar than expected by the literature insofar as the meanings of cohabitation are concerned; most first consensual unions work as a stage in partnership formation, and an important number play the role of an alternative to marriage, especially in France.

An additional objective of the dissertation was to study consensual unions from the inside, at the micro level, and to characterise the factors that influence the decision to cohabit

and/or marry. I have reviewed the literature and drawn some hypotheses on the effect of the relevant variables, and in this sense the dissertation presents a model on union formation that signals specific effects on cohabitation and marriage. The main argument has been that marriage is a way of securing investments made in the relationship. The plausibility of the hypothesis has been shown, in spite of data limitations. The empirical analysis has integrated both descriptive statistics and econometric models. For the latter, multinomial logistic analysis is a common tool in this type of analysis. An additional strategy was developed in order to deal with problems of self-selection for the transitions from cohabitation to marriage.

For further improvement, this analysis should be enriched with a qualitative study. This represents a very promising line of research for studies on union formation at the moment, leaving aside the production of international large scale datasets; once that we have figured out the extension of cohabitation and factors involved, we need to have in depth information about individuals' perceptions and the timing of their decisions.

This is especially desirable in issues such as family formation, where a lot of values, expectations, and inter-personal bargaining are involved. Qualitative studies could help us confirm the hypotheses or may signal factors that we are unable to control for in large scale data sets. Such data are essential for the study of the hypotheses related to stability and relationship quality, which could not be addressed in this thesis.

The hypotheses developed in this dissertation can be further applied to other countries and it will be extremely interesting to keep testing them in the Southern European area, to see what happens as cohabitation becomes more commonplace. Another obvious application of this model will be to same-sex couples. Same sex marriages are already recognised in Netherlands, Belgium, Spain and Canada. In these countries marriage and cohabitation are therefore competing risks, and same sex couples will become an object of study for the comparison of partnership types.

A very promising line of research regards the interplay between social policies and behaviour. With the existing data, we can only compare marrieds, cohabitators and singles, but some countries have created registers for consensual partnerships, and therefore a new category emerges. These registered couples would be somewhere between marriage and informal cohabitation, and the willingness to gain legal recognition for the union may provide an interesting test for the investments hypothesis.

ANNEXS

Annex 1. Legal consequences of unions in Spain

In this section I will develop the level of legal consequences (LLC) of marriage and cohabitation in Spain, following the procedure presented by Waaldijk (2005). In this publication, the authors examine the legal consequences of marriage, informal cohabitation and registered consensual unions, contrasting homosexual and heterosexual couples. They identified four main areas of influence: parenting, material (private law and public law) and others. Each area includes several consequences to be considered.

For each of these, the consequence may apply or not, or apply to a certain extent. In order to assess that, five possible codes are used. Every code has a number of points associated, in order to quantify the level of consequences. After coding all aspects, points for each living arrangement are added up. The result corresponding to civil heterosexual marriage is then considered as the reference for the country, as 100%, and the other living arrangements are compared to it. The following table summarises the codes and their meanings.

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Code	Meaning	Points
Yes	The legal consequence applies	3 points
Yes, but	The legal consequence applies in a limited way or not in all circumstances, or it can be contracted out, or courts can set it aside using some legal principle, etc.	2 points
No, but	The legal consequence only applies in a very limited way or in few circumstances, or it can be established by contract, or by courts using some general legal principle, etc.	1 point
No	The legal consequence does not apply	0 points
Doubt	No information was available on this point, or the legal position is unclear	1 point

Our case study is much more reduced than those presented in Waaldjik's publication. First of all because in this dissertation we are only taking into account heterosexual couples, and second, because there were no registered partnerships in Spain at the date of the survey. Nowadays there is legislation at the sub-national level, with legal consequences for material aspects as well as for parenting and adoption. This is a very promising direction for further research, since it will allow a comparison of registered partnerships with informal cohabitation. Unfortunately, at present and with our data, we are only able to compare marriage to informal cohabitation.

The following tables summarise the legal consequences of each living arrangement in Spain, as well as the references for Spanish legislation. The level of legal consequences will be calculated according to the results presented on the tables.

Table A. Parenting consequences

		Marriage	Cohabitation
A.1	When female partner gives birth, both partners automatically become legal parents	YES	NO, BUT
A.2	Medically assisted insemination is lawful for women in such a relationship	YES	DOUBT
A.3	When only one partner is the parent of a child, both partner can have aprental authority or reponsibilities during their relationship	YES	NO
A.4	When only one partner is the parent of a child, the other partner can adopot it and thus become a second parent	YES	NO
A.5	Partners can jointly adopt a child	YES	NO
A.6	One partner can individually adopt a child	NO, BUT	YES, BUT
A.7	Partners can jointly foster a child	YES	NO, BUT

(A.1) Spanish legislation assumes paternity for married men if the child was born after marriage and 360 days before its dissolution. However, partners are always free to legally recognise paternity (Código Civil, Título V, capítulo 1, sección segunda, articles 116 onwards).

(A.2) The law recognises this as an individual right, and thus marital status is irrelevant for this issue (Ley 35/1988, 22nd November, on assisted reproduction).

(A.3) Paternal authority belongs to the parents, unless a legal sentence states otherwise. However, the other partner could adopt the child and therefore gain parental authority (Código Civil, Título VII, Capítulo 1).

(A.4) See (A.3).

(A.5) Only married couples or single persons can adopt a child. The law states that apart from adoption by a married couple, no child can be adopted by more than one person at the same time (Código Civil, Título VII, Capítulo V, Sección segunda, article 175.4).

(A.6) Yes, but in the case of marriage, the spouse has to agree formally to the adoption by the partner (Código Civil, Título VII, Capítulo V, Sección segunda, article 177.2).

(A.7) The Civil Code does not state clearly that unmarried couples can not foster a child, however, the issue of fostering has been presented as one of the features of sub-national laws on non-married couples, and therefore I assume that it was impossible in national legislation.

Table B. Material consequences
Table B.1. Consequences in private law

		Marriage	Cohabitation
B.1.1	Properties of each partner can be considered joint property	NO, BUT	NO
B.1.2	Debts of each partner are considered joint debt	NO, BUT	NO
B.1.3	In case of splitting up, statutory rules on alimony apply	YES, BUT	NO
B.1.4	In case of splitting up, statutory rules on redistribution of properties apply	YES, BUT	NO, BUT
B.1.5	In case of wrongful death of one partner, the other is entitled to compensation	YES	NO
B.1.6	When one partner dies without testament, the other is an inheritor	YES	NO

(B.1.1) What can be considered joint property is limited by the financial arrangements that the spouses have chosen (Código Civil, Libro IV, Título III).

(B.1.2) It depends again on the financial arrangements chosen and on the origin of the debts.

(B.1.3) The partner whose financial situation worsens upon separation is entitled to alimony (Código Civil, Título IV,

Capítulo IX, article 97). The law does not consider informal cohabitation.

(B.1.4) It is regulated by the Civil Code and subsequent legislation (Código Civil, Título IV, Capítulo IX, article 90).

(B.1.5) The married surviving partner is entitled to a pension, but until recently (2005) strict requirements had to be met: the marriage had to have taken place at least ten years before the death, and the survivor had to be either unable to work or not eligible to any other pension scheme.

(B.1.6) There is one part of the estate that corresponds legally to the surviving spouse (Código Civil, Título III, Capítulo II, Sección quinta, art. 80). However, everyone is free to make a will and the surviving partner could become an inheritor too, but never without a will.

Table B.2. Consequences in public law (positive)

		Marriage	Cohabitation
B.2.1	Relationship can result in lower property tax	NO	NO
B.2.2	Relationship can result in lower income tax	YES	YES, BUT
B.2.3	Public health insurance of one partner covers medical costs of the other partner	YES	NO
B.2.4	Relationship can have a positive impact on basic social security payment in case of no income	NO	NO
B.2.5	Relationship can have a positive impact on statutory old age pension	NO	NO
B.2.6	When one partner dies, the other can get a statutory survivor's pension	YES	NO
B.2.7	Surviving partner pays no inheritance tax (or less than a mere friend would)	YES	NO

(B.2.1) Property is taxed individually, and therefore marital status does not affect it in principle (Ley 50/1977, Ley 19/1991).

(B.2.2) In Spain there are two ways of declaring income tax. The first one is to file an individual tax return, the second one to file a joint tax return. Only married couples are entitled to file joint tax returns, and this type of tax return benefits single-earner households. Dual-earner households will find it more beneficial to declare individually (Ley 18/1991, Ley 19/1977). Since only marrieds can choose, we assume that they will do what is most convenient and that their relationship cannot result in higher income tax, and that for cohabitators it cannot be lower.

(B.2.3) If the other partner has no medical insurance, public health care covers costs for dependent family members, and cohabitators are not considered members of the family (Ley 26/1990, Real Decreto Legislativo 1/1994).

(B.2.4), (B.2.5) Entitlement to social security payments and pensions are considered an individual right and they cannot be higher according to marital status.

(B.2.6) See (B.1.5).

(B.2.7) Legacy is taxed according to the closeness of the relationship with the deceased person. Spouses are considered the next of kin (together with parents and offspring), cohabiting partners are considered as friends (Ley 29/1987, Capítulo V).

Table B.3. Consequences in public law (negative)

		Marriage	Cohabitation
B.3.1	Relationship can result in higher property tax	NO	NO
B.3.2	Relationship can result in higher income tax	NO	NO
B.3.3	Relationship can have negative impact on basic social security payment in case of no income	YES	YES
B.3.4	Relationship can have negative impact on statutory old age pension	NO	NO

(B.3.1) See (B.2.1).

(B.3.2) See (B.2.2).

(B.3.3) See (B.2.4).

(B.3.4) See (B.2.5), but consider that entitlement to a widow's pension finishes when the person gets married, because she is not a widow anymore.

Table C. Other legal consequences

		Marriage	Cohabitation
C.1	One partner can have or use the <u>surname of the other</u>	YES	NO
C.2	Foreign partner of a resident national is <u>entitled to a residence permit</u>	YES	NO
C.3	Relationship makes it easier to obtain <u>citizenship</u>	YES	NO
C.4	In case of criminal prosecution, one partner can refuse to testify against the <u>other</u>	YES	NO, BUT
C.5	When one partner uses violence against the other, specific statutory <u>protection applies</u>	NO	NO
C.6	In case of accident or illness of one partner, the other is considered as the <u>next of kin for medical purposes</u>	DOUBT	DOUBT
C.7	Organ donation from one living partner <u>to the other is lawful</u>	YES	NO
C.8	When one partner dies, the other can <u>continue to rent the house</u>	YES	YES
C.9	Partners have a duty to have sexual <u>contact</u>	NO	NO

(C.1) This was a common practice in Spain until very recently, however, it was only in one direction: women used the husbands' surname. However, for official documents, I have found no legislation allowing for that practice, therefore I assume it was informal. Being an informal practice, if a cohabiting couple used the surname informally, there would probably be no problem.

(C.2) Spouses of resident nationals are automatically entitled to a temporary residence permit for five years (Ley Orgánica 4/2000, Título I, Capítulo II). There is no such measure for cohabitators.

(C.3) Foreigners are entitled to citizenship after a period of ten years of residence (with exceptions). Those married to a national need only one year of residence to apply. Partners in a consensual union would need nine more years, and therefore would have to apply for more residence permits.

(C.5) There is no discrimination by marital status in protection against this type of violence in Spain.

(C.6) The spouse is considered the next of kin because medical services use the same definitions as civil laws.

(C.7) The law on organ donation does not mention marital status as a condition (Ley 30/1979).

(C.8) This right only applies to the next of kin (spouse, parents and offspring) who lived in the house (Decreto 4104/1964, article 58, Ley de Arrendamientos Urbanos 1994).

(C.9) The Civil Code does not specify any such obligation in its definition of marriage. It says that spouses must live together, and that infidelity is a cause of divorce, but it does not state that there must be sexual relations. However, sexual relations are part of what we understand by marriage and by cohabitation, and this is the reason why it has been coded so for most countries.

Adding up the results on each cell (and discounting those of table B.2.3, which are negative consequences), we get the total LLC, which is 96 for marriage and 24 for cohabitation. If we take the LLC of marriage as a benchmark, we have that informal cohabitation has a LLC of 25% compared to marriage.

Annex 2. Models for current union with LAT*Table 1. Logit results for current status (single vs. LAT)*

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.74	1.47	1.62
25-29	0.57	1.23	1.48
20-24	0.42 *	1.11	2.08 *
Education			
Primary	1.00		1.00
SecondaryI	0.47 *	1.00	0.77
SecondaryII	0.40 *	0.61 *	0.73
College	0.42 *	2.84 **	0.88
Activity			
Employed	1.00	1.00	1.00
Unemployed	1.30	1.48	1.21
Housewife	1.00	1.05	1.47
Student	1.92 ***	0.97	0.77
Habitat >100000	0.74	1.09	1.78 **
House tenure			
Owner	1.00	1.00	1.00
Tenant	0.76	0.92	0.90
Other	1.11	0.59	0.95
Parental divorce	0.53 *	1.07	0.71
Lived indep	1.31	1.04	1.18
Children	0.20 ***	0.52 *	0.80
Religion			
Once a week	1.00	1.00	
Once a month	0.31 ***	0.84	
Never/almost	0.19 ***	0.60 *	

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Table 2. Logit results for current status (cohabit vs. LAT)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.87	0.55 *	1.04
25-29	0.72	0.45 **	1.11
20-24	0.16 ***	0.10 ***	0.48 *
Education			
Primary	1.00		1.00
SecondaryI	0.90	1.00	0.79
SecondaryII	0.63	0.69	0.95
College	0.83	0.88	1.57
Activity			
Employed	1.00	1.00	1.00
Unemployed	0.53 *	0.62	0.61
Housewife	5.82 ***	6.16 ***	5.58 ***
Student	0.30 ***	0.14 ***	0.21 **
Habitat >100000	1.01	0.92	0.93
House tenure			
Owner	1.00	1.00	1.00
Tenant	1.52 *	0.51 ***	0.44 ***
Other	5.67 ***	0.16 ***	1.13
Parental divorce	0.72	0.78	0.49 ***
Lived indep	0.71	0.32 ***	0.50 ***
Children	24.6 ***	7.80 ***	6.13 ***
Religion			
Once a week	1.00	1.00	
Once a month	0.67 **	0.75	
Never/almost	0.43	0.61 *	

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Table 3. Logit results for current status (marry vs. LAT)

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.62	1.11	1.73 *
25-29	0.77	1.04	2.38 ***
20-24	0.31 *	0.51 *	2.48 ***
Education			
Primary	1.00		1.00
SecondaryI	1.23	1.00	1.42
SecondaryII	0.98	0.67	1.46 *
College	1.00	0.57	2.12 **
Activity			
Employed	1.00	1.00	1.00
Unemployed	0.93	0.38	0.72
Housewife	2.03	1.18	2.90 **
Student	0.80	0.70	0.24 ***
Habitat >100000	1.78	0.86	0.76
House tenure			
Owner	1.00	1.00	1.00
Tenant	8.28 ***	1.30	1.62 *
Other	10.61 ***	0.73	2.04
Parental divorce	1.46	1.12	0.81
Lived indep	1.16	0.59 **	0.61 *
Children	9.53 ***	1.94 **	1.77 **
Religion			
Once a week	1.00	1.00	
Once a month	1.74	6.12 **	
Never/almost	2.36	9.22 ***	

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

Annex 3. Logit results for entry into cohabitation*Table 1. Logit results for entry into cohabitation vs. all other alternative states*

	SPAIN	GERMANY	FRANCE
Age cohort			
35-40	1.00	1.00	1.00
30-34	0.59 *	0.55 ***	0.64 ***
25-29	1.19 ***	0.10 ***	0.91 ***
20-24	1.25 ***	0.11 **	1.00 ***
Education			
Primary	1.00		1.00
SecondaryI	0.06	1.00	0.32 **
SecondaryII	-0.21	-0.03	0.08
College	-0.20	-0.57 *	0.07
Active at union entry	0.14	0.74 ***	0.62 ***
Parental divorce	0.92 ***	0.39 ***	0.26 ***
Lived independently	1.30 ***	-0.89 ***	-0.26 ***
Premarital conception			
Pregnancy	1.95 ***	1.15 ***	1.57 ***
Birth	0.22	-0.19	-0.60 ***
Habitat >100000	0.34 *	0.01	-0.09
Religion			
Once a week	1.00	1.00	
Once a month	0.96 *	0.90 ***	
Never/almost	1.63 ***	1.35 ***	
Time	0.01 ***	0.007 ***	0.008 ***

*** $p < 0.001$, ** $p < 0.005$, * $p < 0.05$.

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