

# Family Formation in the Context of Increasing Labour Market Insecurity

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## Abstract

Recent decades witnessed a considerable degree of flexibilisation and de-regularization of the labour markets, which resulted in an increase in atypical forms of employment and non-standard career trajectories. It remains inconclusive as to whether the increasing career instability is to be viewed positively or negatively. On the one hand, de-standardization of work is associated with greater flexibility, by which employees enjoy greater opportunity to balance work and family life, to combine work with other commitments such as education and training, and to realize career aspirations. On the other hand, increasing uncertainty and insecurity accompany destandardization which results in a polarized labour market which in turn creates new forms of social inequalities. One of the most important implications of de-standardized work is its effect on family formation processes. The availability of atypical work-contracts and the possibility of pursuing non-standard careers may offer a wide variety of life-style choices and therein facilitate the transition into partnership (Hakim). Conversely, labour market positions may entail high degrees of economic uncertainty for young individuals and withhold them from forming long-term commitments such as partnership or either make consensual unions more attractive since they require less commitment (Oppenheimer). This paper examines the impact of early adulthood work histories on the timing of first marriages. In order to construct the career trajectories, the work-life history file from the BHPS is used. Job insecurity is measured as the incidence and duration of temporary work, and incidence and duration of unemployment prior to the first union. The estimations are done with discrete-time event history analysis.

## Introduction

Over the last few decades there have been significant changes in the process of family formation and meaning of marriage. The age at first marriage increased<sup>1</sup>, consensual unions became a common practice; single-parent, single-mother and dual-earner households replaced the homogenous male breadwinner society. All these changes in the family system took place in a context where other major changes also occurred. First there has been an ideological shift after the 'contraceptive revolution' and release in abortion laws allowed individuals to separate sex from marriage. The social change towards more liberal and secular-individualistic views led to an increase in age at entry

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<sup>1</sup> The increase in the age at first marriage is not a monotonic one; there has been a downward trend from the beginning of the 20<sup>th</sup> century until the post-war era. After a stagnation period, age at first marriage increased gradually to the points at the beginning of the century.

into marriage (Caldwell and Ruzicka 1978; Kaa 1989). Second, with the increase in female labour force participation, women became economically more and more independent. Women with higher education and better career prospects have increasingly delayed entry into marriages. Third, both men and women spend more years in full-time education compared to 40 years ago. Full-time students are economically dependent on their parents (Blossfeld and Timm 2003) and socially the role of student and spouse are incompatible (Marini 1985). Forth, the labour markets in industrial societies went under an extensive transformation owing to a rapidly changing global economic environment. These changes imply employment flexibility but they also go hand in hand with increasing uncertainty, instability and fragmented and contingent careers. The shifts in the labour markets in turn affect the individual life course, and leads to postponement of marriages.

The aim of this paper is to investigate the relationship between labour market insecurity individuals' encounter at early adult years and their transitions into marriage, and asses the impact of early adulthood work histories on the timing of first marriages. The specific questions that it addresses are *i.*) whether and to what degree does job insecurity affect the timing of family formation? *ii.*) does job insecurity affect entry into legal marriages and cohabiting unions the same way? *iii.*) are these effects gender-variant? I measure job insecurity with two indicators; unemployment, and temporary work. By looking at these indicators, the paper estimates the timing of entry into first marriage. The structure of the paper is as follows. The first section overviews the theories of marriage timing and it spells out how job insecurity is related to the timing of first marriages. A review of the empirical findings follows. Then, a discussion of the current theories, empirical findings and my contribution to the problem is presented.

### **A Review of literature: Theories and mechanisms**

Job insecurity can affect family formation through several mechanisms:

- a. By reducing the gains from marriage via hindering to sex-specialize:*

Differentiated sex-roles have been pointed as an important element for a well functioning society in sociological theory. The traditional male breadwinner-female homemaker family model has been regarded as a functional necessity for the family as well as the society. Durkheim used the concept of sexual division of labour as an analogy to organic society to build up his theory of occupational division of labour and interdependence in a society (Durkheim 1960). Talcott Parsons argued that sex role

segregation was the key element to marital stability since competition between man and woman disrupts the family (Parsons 1949).

Later on Becker and others developed the economic theory of marriage which emphasizes that the major gains to marriage arise by the mutual dependence of the spouses (Becker 1981; Mincer and Polacheck 1974; Schultz 1974). According to this, there are different sources of gains to marriage and the most important one is satisfied when one partner has competitive advantage in the market, and the other partner in the household. That way the couple can maximize their gains from marriage by *specialization and exchange*. Traditionally men have comparative the advantage in the labour market whereas women have the comparative advantage in doing home-production, especially the early months of childrearing. Since men's and women's utility functions are different due to this segregation, they are perceived as trading partners and the trade in which men and women offer different things to each other is the source of gains to marriage.

One of the main implications of the economic theory of marriage is that, the sexual division of labour became less advantageous as women's labour market participation and earnings have risen. The incentives for women to marry reduced since they became economically independent (Becker 1981) which resulted in an increase in non-marriage, in delayed marriages, in marital instability and a decline in fertility. Although the idea that women's increasing employment is associated with the deterioration of family as an institution has been subjected to criticism (Blossfeld and Drobnič 2001; Oppenheimer 1988) for ignoring the changes in men's market relations, the very logic of the economic theory suggests that labour market insecurity couples with the loss of comparative advantage of men in the market. In a traditional family, men expect to benefit from their wives, since women are more specialized in home-production; and women expect to rely on their husbands since men are specialized in gainful employment in the labour market. When men experience job insecurity, they would be allocating less time in market activities, investing less in human capital, becoming less-specialized and less competent trading partners in the marriage market and their entry into partnership would be delayed. In this context, job insecurity does not have the same implication for women, since they are not expected to have comparative advantage in the labour market. Worse career prospects due to job insecurity would encourage women to early partnerships since the gains from marriage would be higher than remaining single. In short, labour market insecurity undermines the sex-specific specialization by reducing the comparative advantage of men in the market, and therefore delays their entry into marriage, whereas it is expected that it fastens women's entry into partnerships.

*b. By preventing young adults to have the financial means to establish an independent household*

In modern societies young couples are expected to set up an independent household when they marry. However at the early stages of their careers, young adults' earnings are relatively low, and in many countries they are more likely to experience poverty than other age groups (Aassve, Davia, Iacovou, and Mazzuco 2007; Kangas and Palme 2000). Especially job insecurity complicates their formation of stable careers and delays their development as economically independent individuals. Economic independence is not troublesome only for young adults who experience poverty; those from higher socioeconomic classes also find it difficult to meet a socially defined minimal standard of housing (Oppenheimer, Kalmijn, and Lim 1997). There is a threshold effect, rather than an absolute poverty effect, since job insecurity in the early career postpones the accumulation of resources to set up an independent household at desired standards, which results in delayed marriages.

*c. By posing uncertainty with regards to young men's and women's current and future socioeconomic statuses*

In the theory of marriage timing Oppenheimer (1988) explains the timing of entering into a marital union depending on the transition into work. Work is a very important determinant of individuals' lifestyles and it is the major source of socio-economic status but, especially in young adulthood, it is full of uncertainties. The variation in the timing of marriage, then, is affected by the degree of difficulty people face in the transition to a stable work career. Since men's economic activity mainly determines the lifestyle and socio-economic status of the family, the uncertainties in young men's transition to stable work careers affect the timing of their marriage, as well as women's. However, with the increasing female labour force participation and women's increasing earning potential, the uncertainties in their work- transitions add another set of exogenous factors which affect the timing of marriage.

In the last few decades, the impact of globalization on increasing amounts of uncertainty, concentration of risk on more vulnerable groups (Beck 1992; Beck 2000; Castells 1996) and alter in individuals' life courses (Blossfeld, Klijzing, Mills, and Kurz 2005) has been extensively discussed among social scientists. The flexibilization of the labour markets manifests itself with more and more precarious and lower-quality employment, and, increase in incidences of irregular work contracts. Young individuals are particularly subject to job insecurity and their career development has been severely impeded. Since career development years coincide with other important life-long

transitions, uncertainty that arises as a consequence of job insecurity precludes them from taking long term, binding decisions.

*d. By reducing the chances for mating assortatively:*

Marriage is a long term binding commitment and in order to secure a long lasting relationship individuals spend a great deal of time searching for a good match (Oppenheimer 1988). Young adults choose their marriage partners on the basis of some ascribed characteristics such as race, religion, physical appearance, parental background; and on some ascertained characteristics such as educational attainment, occupation. In the traditional male breadwinner family of Becker, the gains to marriage are highest if the partners are similar to each other in traits like physical capital, height, race, intelligence, preferences but different in traits like wages, labour market attachment or occupation (Becker 1973). Therefore economic theory of marriage predicts that women tend to marry men with higher socio-economic status than themselves, since men have comparative advantage in the labour market and women in home production. Sociological studies on women's marital mobility also suggested that women had an incentive to look for mates with high occupational status since they share the status of the family, rather than determining the status themselves (Tyree and Treas 1974).

With increasing female labour force participation and liberalization of sex roles, the the importance of exchange between spouses lost meaning. Many authors believe that women's economic resources became increasingly attractive to men (Davis 1984; Schoen and Wooldredge 1989) for various reasons. Firstly, specialization which is suggested to maximize the gain from marriage can actually be a risky strategy since spouses cannot substitute each other in an unexpected loss of one of the spouses' skills, such as unemployment, long-term serious health problem, or death (Oppenheimer, 1998). Second, women's earnings may enable men to realize their career ambitions by making it unnecessary for them to settle for short term career benefits. Her employment can provide networks for his career development. Or simply her earnings can subsidy his career investments (Kalmijn 1994). And thirdly, women's labour market position can help to compensate the fall in male real wages since the oil-crisis in late 1970s. At the same time, industrialization and technological developments increased living standards drastically in modern societies. While the opportunity cost of sole-homemaking for women increased, the price to pay in order to enjoy the fruits of the advanced living standards via purchasing them in the market rendered female employment unavoidable (Eggebeen and Hawkins 1990). As a consequence dual-career couples emerged and became a fundamental family structure of the advanced modern societies.

Since one's position in the labour market is a very strong determinant of current and future living standards, and social status in a household is shared; both men's and the women's labour market position contribute to the socioeconomic well-being of the family, and both men's and women's work are important assets that they offer to the potential marriage candidates. Although it is easy to evaluate potential candidates in terms of race, religion or physical appearance, in the early years of career when young adults are surrounded by uncertainties, assortative mating is hindered since it is difficult to predict the future socio-economic attributes of potential candidates. To summarize, job insecurity at the early adulthood poses uncertainty that hinders assortative mating and results in delayed entry into marriage.

- e. *By fostering cohabitation as an adaptive strategy in times of job insecurity which at the end delays marriage*

While the age at marriage has sharply increased in the last 30 years, a drastic growth in non-marital cohabitation has also taken place in modern societies (Ermisch 2005; Kiernan 2002). The diffusion of non-marital cohabitation brought about debates on its nature; whether cohabitation is a substitute for marriage, or alternatively it is a stage in mate selection process. Some studies show that cohabiting and married couples have significant attitudinal and behavioural differences. Cohabitors hold less traditional family values and gender role ideologies than married couples (Rindsfuss and Heuvel 1990). They are more probable to have more egalitarian distribution of household tasks (South and Spitze 1994). Cohabitors are less likely to form committed or lasting relationships (Bumpass and Smith 1989), and to desire and have children (Manning and Landale 1996). Therefore cohabitation seems to be an adaptive mechanism when individuals are not ready to agree on a long-term binding relationship such as marriage.

Oppenheimer suggests that cohabitation is an adaptive strategy to the delayed marriage as a result of growing uncertainties in young men's and women's careers. "Cohabitation gets young people out of high-cost search activities during a period of social immaturity but without incurring the penalties of either heterosexual isolation or promiscuity, and it often offers many of the benefits of marriage, including the pooling of resources and the economies of scale that living together provides" (Oppenheimer 1994). Cohabitation is not only a response to delayed marriages arising from the socioeconomic uncertainties young people go through, but also probably a major factor in rising delays in marriage. First, cohabitors who are planning marry each other do not feel enough pressure to do so soon because they already enjoy the benefits of marriage. Second, the cohabitations that do not work take a long time in one's life as it is

different than 'dating' and as cohabitators may not be fully engaged with the marriage market and not be searching alternative mates. In short, cohabitation is a response to uncertainties and delayed marriage (Clarkberg 1999); at the same time it is a crucial factor for delayed marriages.

*f. By Adopting student role as an alternative to unemployment*

Most industrialized societies have experienced massive educational expansion in the last couple of decades. One of the main reasons for why young individuals are spending more and more years in the education system is the increase in skill levels and the difficulty to enter the labour market. In order to get less affected by job insecurity they need to accumulate more human capital. However, sometimes students stay in the education system instead of becoming unemployed in the transition to adulthood. Blossfeld et al. (2005) call the phenomenon of the adoption of student role as *alternative role hypothesis*. The education system in some countries particularly facilitate this with generous grants towards further education (such as Germany, the Netherlands, Sweden or Norway) and absorbs otherwise unemployed young adults at schools. Students are economically dependent and they are not expected to combine the student role with family responsibilities, therefore most often realize the transition into marriage once they leave the education system and adopt economic adult roles. To sum up, potential job insecurity in the near future results in longer years spent in the education system which delays the age at marriage.

### **Empirical findings:**

In order to test the theory of marriage timing, Oppenheimer et al (1997) examined the career maturity (measured by type of job and work experience) of American men and their timing of first marriage. They found that, young adults who entered the labour market through stopgap jobs, i.e. casual or part time jobs were less likely to enter into marital unions compared to those whose first job was a full-time full-year job. Since it is not only the occurrence but also the duration of the job instability, they also looked at the length of time that young men took to have their first full-time full-year jobs. They found that the longer the duration until job stability the more marriage was delayed.

A comparative study across European, Northern American countries and Mexico found that in a globalizing world, youth were increasingly more vulnerable to uncertainty; which is materialized in increasingly more precarious and low-quality employment such as fixed-term contracts, part-time or irregular work hours or low occupational standing (Blossfeld et al, 2005). They showed that uncertainty was experienced disproportionately

across different social groups and it accentuated inequality. As a result of these uncertainties one general response was postponing transition into adulthood by delayed marriages. Combining roles was another strategy, with youth taking multiple roles such as a student and worker. In male breadwinner societies, they found gender specific strategies against uncertainty. Men with precarious employment positions tended to postpone marriage, whereas women with similar job positions showed higher entry rates into marriage compared to women with better employment prospects.

In the specific case of Britain, the findings show that starting a career in a non-standard temporary job or as a self-employed person had become increasingly common in the 1990s (Francesconi and Golsch 2005). Economic uncertainties cause women to delay entry into cohabitation, but it is not the case for men. However, cohabiting men who are working in non-standard and part time jobs are less likely to marry their partners. This might be due to the tendency that men commit to more serious relationships when they are steadily attached to the labour market.

### **Key issues**

Theories on job insecurity and marriage describe two models of family: a family where the economic well-being depends on only men's labour market activity; and a family where both of the spouses contribute to the economic well-being. These two models have different predictions on how job insecurity is related to the timing of entry into first marriage. According to the first model job insecurity delays only men's entry into partnership because men are household providers of and in order to be an attractive mate, and being able to support a family, they need to build stable careers as soon as possible which secures their competitive advantage. On the other hand, gains from marriage are much higher than remaining single for women who experience job insecurity in early life course; therefore the traditional family model predicts that insecurity is negatively correlated to age at marriage for women.

The second model assumes that men's and women's labour market positions are complementary to each other in a marriage, and each spouse can potentially contribute to the economic well-being of the family. Women's earnings do not reduce the gains from marriage; rather they are one important determinant of a couple's life-style and socio-economic status. This model predicts that job insecurity delays entry into first partnership for both sexes. Although women's earning potential has become increasingly important and attractive for men (Mare 1991), the earnings share of married women are still lower than that of men, and most women define themselves as

secondary earners (Hakim 2000). For this reason, the magnitude of the impact of job security is not expected to be identical for men and women.

The analysis of labour market insecurity and marriage timing requires looking at both men and women. Yet, looking at only one's own job insecurity and his or her timing of marriage provides only limited insight. Decisions regarding marriage are taken in a context where not only one's individual traits but also the potential mate's individual traits are taken into account. When one of the "future-spouses" experience job insecurity, but the other has already an established a stable career, marriage may not necessarily be delayed. On the other hand, when both of the partners are experiencing insecure employment, the relationship may not be transformed into a marriage at all. Recent research did look at marriage behaviour of both man and women separately (Blossfeld et al 2005). However, there is not, yet any study that models marriage timing in an interactive manner which looks at work-histories of young couples together. In this paper, I first look at the effects of job insecurity on the timing of marriage for men and women separately. Then, I look at cohabiting couples only, and predict the rates of transition from cohabitational arrangements into marriages, depending on experiences of insecurity in the labour market.

To sum up, I am interested in three questions in this research.

- 1.) Does one's own job insecurity affect the timing of first cohabitational union?
- 2.) Does one's own job insecurity affect the timing of first marriage?
- 3.) Are these effects gender-variant?

#### Hypotheses:

*Specialized roles hypothesis:* Labour market insecurity delays only young man's entry into marriage.

*Complementary role hypothesis:* Labour market insecurity delays both young men's and women's entry into marriage.

*Selection effect of cohabitation:* Young individuals who have cohabited before are more likely to marry than those who have never been in a cohabiting union, as it signifies that the individual is a good match in the marriage market.

*Duration effect of cohabitation:* The longer the cohabitation duration, the more delayed the marriage, since cohabitation provides most of the advantages of marriage and hence reduces pressure to marry.

*Gender role ideology:* Egalitarian women are more likely to delay marriage compared to more traditional women. There is no gender ideology effect for men.

## **Testing the hypotheses**

### **Data**

The British Household Panel Survey provides detailed information in individuals' marital histories, attitudes towards family and work, and other socio-demographic characteristics. There are 15 waves available (1991-2006) and the first wave includes 5.500 households, 10.300 individuals. The original sample is reinterviewed annually, as well as their natural descendents and all the household coresidents. BHPS, hence, enables us to trace individuals and their gender-role attitudes across time until they get married, and gives information about their spouse characteristics. The sample that I use in my research includes all individuals who enter the panel as never married, and they are observed until either they get married, or the last interview date. Job histories, employment histories and the family life histories of those who entered the panel after the age 16 were completed from the retrospective files. There are 10,789 individuals followed since age 16; where 51% are males and 49% are females.

### **Operationalization of the Dependent and the Independent variables**

#### *Dependent Variable: Duration since age 16 until first marriage:*

Individuals are assumed to enter the risk of marriage by the age of 16. The duration variable measures the number of months between age 16 and the date of marriage, or censoring time. The minimum duration in the data is 1 month (corresponding to age 16,83) and the maximum duration is 369 months (corresponding to age 46.73). For

males the mean duration until marriage is 169,9 months (corresponding to age 30.03), while it is 160,3 months for women (corresponding to age 29.32).

Independent Variables:

**Labour Market Insecurity:** I use two indicators of labour market insecurity: temporary employment and unemployment. I use these two for the following reasons: Temporary work entails higher subsequent risks of unemployment and it provides less future predictability due to the fix term nature of the contract. Unemployment experience has also been demonstrated to be a predictor of future spells of unemployment. It restricts skill development over time at work and has a potential reputational effect when people look for new jobs. I measure these indicators with two variables each:

- Ever been a temporary worker: This is a dummy variable and has the value one for those individuals who have work with a temporary contract at least one month prior to marriage or censoring time. 29,5% of the sample has temporary work experience; with similar proportions among males (28.7%) and females (30.3%).
- Duration of temporary work: This variable indicates the number of months that one worked with a temporary contract. It is the cumulative number of months that combines all of the temporary work spells. On average someone with a temporary work experience has worked in fixed contract for 16 months (15.35 months for men and 16,64 months for women).
- Ever been unemployed: This is a dummy variable as well, and it is one for those who has ever been unemployed at least for a month during the observation period. 21.8% of the sample has unemployment experience. Incidence of unemployment is higher among males (24.71%) compared to females (18.82%)
- Duration of unemployment: This variable measures the number of months that respondent was unemployed, and like temporary work, it combines multiple unemployment spells during the observation window. The mean duration for those with past unemployment is 19,68 months. Men and women experience unemployment for similar length; with 19,21 months and 20.34 months respectively.

**Cohabitation History:** In an analysis restricted to the legal marriages it is very important to take into account cohabitation history because cohabitations make up around 80% of first partnerships. Besides, it can have two important implications on marriage decisions. First, it can work as a filtering mechanism. Those who are eligible partners may enter first into cohabiting unions and then into marriage. Second, since it

provides most of the benefits, it removes pressure to marry legally; it postpones the entry into marriage. I use two indicators to measure cohabitation history:

- Even been in a cohabiting relationship: This is a dummy variable to identify those who lived in a cohabiting relationship at least for a month. 37.9% of all the respondents in the sample have ever been in a cohabiting relationship. The incidence of cohabitation is more common among females (40.53%), whereas 35.38% of males entered a cohabiting relationship.
- Duration of cohabitation: This variable measures the length of time respondents spent in cohabiting relationships. Someone with a cohabitation history, on average, spent 50 months in a cohabiting union. The durations are almost identical for male and female respondents. Cohabitation duration is shorter (43,5 months) for those individuals who marry than respondents who stayed never married during the observation period (53.7 months).

**Gender-role ideology:** Every two year BHPS asks the interviewees gender role questions over a scale of 5, from strongly disagree to strongly disagree. These are statements on the roles of man and women in a family regarding domestic work and employment and reveals respondents' preferences of traditional or egalitarian family types. A measure of gender role ideology is created using the six attitudinal items below, ranging between -2 and 2. The items are coded so as to mean that the larger the value, the more traditional the respondent is.

#### BHPS attitude questions about the gender-role ideologies

- 1 Pre-school child suffers if mother works
- 2 Family suffers if mother works full-time
- 3 Woman and family happier if she works
- 4 Husband and wife should both contribute (reverse coded)
- 5 Full time job makes woman independent (reverse coded)
- 6 Husband should earn, wife stay at home

According to the gender role ideology scale, females have a lower mean score meaning that they are less traditional than men (-0.48 for females and -0.28 for males.). Every consecutive cohort displays less traditional gender-role attitudes. The 1960-1969 cohort has a mean gender-role attitude of -0.32. 1970-1979 cohort has -0.38 and the youngest cohort, the 1980-1987 one, has -0.42.

**Control Variables:** Apart from these, the analysis controls for the highest educational level, social class, age, age square, cohort and logarithm of the duration variable. Educational level is operationalized in six categories: Higher and first degree,

Vocational degree, A level (or equivalent), GCSE/O level (or equivalent), Less than O level and No qualification. A 7 category Goldthorpe social class scheme is used, where the classes are Professional and managerial, Routine non-manual, Self-employed and small employers, Farmers, Supervisory and skilled manual, Semi- and unskilled manual, Agricultural labour. As mentioned above, three cohorts are included as well: 1960-1969 cohort, 1970-1979 cohort and 1980-1987 cohort.

### **Results:**

Table 1 show the results of discrete time event history analysis that predict the timing of entry into first legal marriage where the estimations are done with logistic regression. The models are estimated separated for women and men. Model I differs from model II only with respect to social class; it is not controlled for in the first model. Social class variable is not statistically significant. Nor the inclusion of social class does change the odds ratios significantly, suggesting that there is no class gradient in the rates of entry into marriage. Since there is not much difference between the two models below I will discuss the results together.

Temporary work does not have any impact on entry into marriage neither for men nor for women, whereas duration of unemployment reduces the likelihood of transition into marriage for both of the sexes. The effect is significant only when the social class is not controlled for men, which suggests that the time spent unemployed effects marriage timing according to social class. The incidence of past unemployment, on the other hand, is positively correlated with the transition rate for women in the second model. These findings are in line with the hypothesis that labour market insecurity effects both young males and females in a similar way.

When we turn to cohabitation, the having been cohabited increases the rate of transition into marriage. On the contrary, the duration of cohabitation reduces the probability of entering into marriage. Men and women who have ever been in a cohabiting union are more likely to marry than those who have not been in a cohabitational relationship. However, the longer the duration of past cohabiting relationships, the lower the likelihood to enter into marriage. These suggest that, cohabitation has a selecting function; it indicates that cohabiting individuals are old enough to leave the education system and have intimate and binding relationships, as well as they are good candidates for marriage. It also points out that, cohabiting provides most of the advantages of legal marriage and reduces the pressure to marry promptly, therefore the longer cohabitation durations are negatively correlated with the timing of marriage.

Gender-role ideology, as expected, is significant only for women's marriage timing. Women with stronger preferences for traditional division of roles within the household are more likely to marry compared to those more egalitarian ones. Gender role attitudes do not play a role in men's marriage behaviour.

Being in education reduces the likelihood of marrying for both men and women. It is consistent with the idea that the role of student and spouse are not compatible, and individuals do not enter into marriage as long as they are in education system. Highest educational level, on the other hand, has a gradient effect only for women. Female respondents with higher or first degree and vocational degree are less likely to marry than women with no qualifications at 0.1% significance level. Those who finished A level or GCSE are less likely to enter into marriage at 5% level. The higher the level of highest educational degree attained, the lower the rate of transition into marriage for women.

Table 1. Entry into marriage in the UK-Logit regressions (odds ratios)

Variable	(I)	(II)	(I)	(II)
	Women		Men	
Age (Squared)	2.21***	2.26***	2.34***	2.28***
ln(t)	21.49***	28.26***	61.28***	70.90***
Higher and first degree	0.48***	0.64	0.74	0.71
Vocational degree	0.61***	0.55***	0.89	0.84
A level (or equivalent)	0.72*	0.7	0.79	0.82
GCSE/O level (or equivalent)	0.76*	0.71*	1.01	0.96
Less than O level	0.81	0.84	0.97	0.96
<i>No qualification</i>				
Even been a temporary worker	1.12	1.03	0.97	0.92
Duration of temporary work	0.99	1	0.99	1
Ever been unemployed	1.21	1.32*	1.07	1.02
Duration of unemployment	0.98***	0.97***	0.99**	0.99
Ever cohabited before marrying	3.16***	3.27***	4.32***	4.70***
Duration of prior cohabitation(s)	0.99***	0.99***	0.99***	0.99***
<i>1960-1969</i>				
1970-1979	2.04***	1.77***	2.02***	1.86***
1980-1987	2.75***	2.63***	3.70***	3.83***
Gender-role ideology	1.31***	1.34***	1	1.05
<i>Employed</i>				
In education	0.36***	0.31***	0.27***	0.22***
Unemployed	0.81	0.79	0.94	0.92
Out of labour force	0.69	0.75	0.22**	0.35
<i>Professional and managerial</i>				
Routine non-manual		1.1		1.12
Self-employed and small employers		0.64		1.28
Farmers				1.09
Supervisory and skilled manual		0.88		1.15
Semi- and unskilled manual		0.91		1.07
Agricultural labour		0.48		1.29
R2	0.10	0.10	0.12	0.12

legend: \* p<0.05; \*\* p<0.01; \*\*\* p<0.001

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