

Whether, When and With Whom?

Socioeconomic Inequalities in Marriage and Cohabitation in Norway

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- Forord -

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Kenneth Aarskaug Wiik
Oslo, november 2009.

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It is a truth universally acknowledged, that a single man in possession of a good fortune, must be in want of a wife.

Jane Austen (1813/2008)

1.0 Introduction and background

Nearly 200 years have past since Jane Austen put forth this slightly ironic hypothesis on courtship and marriage in early 19th century Great Britain in her famous novel *Pride and prejudice*. The general idea proposed was that men who were well off would marry. Although several important changes in marriage and family and in the relation between women and men have occurred in Western societies since then, numerous contemporary studies confirm that economic resources like income and education are positively associated with the likelihood of marriage as well as cohabitation.

This dissertation assesses current patterns of socioeconomic inequalities in marriage and cohabitation along the dimensions of socioeconomic background, individual socioeconomic resources, and gender in Norway. More precisely, five outcomes are investigated: Timing of first union, the educational composition of couples, marriage intentions among cohabitators, relationship assessments, and women's choice of surname upon marriage. Much of the existing research on union formation and relationship behavior does not include nonmarital cohabitation. Of central importance is thus to investigate whether the patterns which have been found for marriage also apply to cohabitation and whether cohabitators and marrieds continue to be diverse or whether the same patterns of socioeconomic inequalities manifest themselves in both relationship types. The focus is on heterosexual marital and nonmarital relationships among the Norwegian nonimmigrant population.

The main data source of this dissertation is *The New Families Survey*, a postal survey on issues dealing with marriage and family conducted by Statistics Norway in 2003. The respondents of this survey were born in the mid 1950s until the late 1970s, a period characterized by changes in the areas of family, intimate relationships and sexuality, and their behavior should be particularly well suited to throw light on new patterns of union formation and family behavior. In two of the papers I have also utilized data from the Swedish survey of *Family and Working Life in the 21st Century*. Norwegian register data on all couples who got their first common child in the period from 1987 through 2001 were used in the paper analyzing educational homogamy among cohabiting and married parental couples.

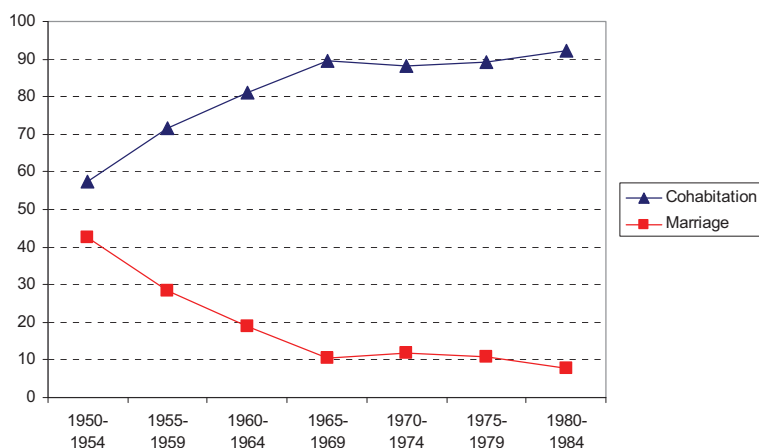
1.1 A short note on recent trends in union formation

Since the late 1960s, marriage and family behavior in Western Europe and North America have undergone significant changes, often referred to as the “second demographic transition.” These changes include a sharp increase in age at first marriage, rising divorce rates, more remarriages, and cohabitation (Lesthaeghe, 1998; Van De Kaa, 1987). A common understanding is that these developments are results of long-term cultural and material trends during the 20th century. The cultural trends included an emphasis on individual freedom, emotional satisfaction and romantic love in partnerships, perhaps indicative of an ongoing process of secularization and individualization (Giddens, 1992; Gross, 2005). Among the material trends are economic development and industrialization, most notably female labor market participation and new contraceptive methods (Cherlin, 2004).

The changes associated with the second demographic transition have been particularly marked in Scandinavia relative to comparable regions (see for instance Surkyn and Lesthaeghe (2004) for an overview on the second demographic transition in Europe). The increasing divorce rates in Norway since the 1960s serves as an illustration of this development. In the 1960s, about 10% of marriages were estimated to end in divorce. The comparable figure peaked in 2005 at 50.3% (Statistics Norway, 2009a). Further, about 30% of Norwegians born 1950-1969 have experience from more than one co-residential relationship (Dommermuth, Noack and Wiik, 2009). In the same period, there has also been a sharp rise in the age at first marriage in Norway. The mean age at first marriage rose from 22.8 and 25.3 years for women and men marrying in the late 1960s to 30.8 and 33.7 years in 2007 (Statistics Norway, 2009a).

The postponement of marriages cannot, however, be viewed in isolation from the current popularity of unmarried cohabitation. Today there are about 600 000 cohabitators in Norway, amounting to 26% of all living in co-residential partnerships. In fact, among those living in a co-residential partnership aged 25 to 34, cohabitation is the dominant union type: 51% of all partnerships in this age group are cohabitations (Statistics Norway, 2009b). Nearly three-quarters (74%) of individuals born 1950-1984 have cohabitation experience (Dommermuth et al. 2009).

Figure 1 Type of first union. Women and men born 1950 to 1984. 2007. Per cent.



Source: LOGG, Statistics Norway and NOVA

The growth in unmarried cohabitation is well illustrated by the fact that the overwhelming majority choose cohabitation as the first union. As can be seen from Figure 1, approximately 90% of individuals born 1965-1984 chose cohabitation as the first union compared with 58% of those born in the first half of the 1950s. Direct marriage, on the other hand, has clearly become nonstandard behavior. As most persons now cohabit prior to an eventual marriage, the median age at first partnership in these birth cohorts stays stable at about 26 years for men and 23 years for women (Dommermuth et al., 2009).

Although age at marriage has increased sharply and few marry without first cohabitating and a larger proportion never marries, the majority still ends up getting married. Judging from recent official statistics for 45-year olds, 70% of the men and 81% of the women are or have been married (Statistics Norway, 2009c). And, most young Norwegians expect to marry eventually (Lyngstad and Noack, 2005). In other words, the majority experience both cohabitation and marriage during the life course.

To be sure, historically there have been great variations in marriage and family behavior, and the early postwar period do not represent *the* typical traditional pattern. In 1950s Norway there was a high degree of conformity in family life and few married women participated in the paid labor force (Eriksen, 2001). In fact, in Western Europe this period was in many respects statistically atypical, characterized by features like the baby-boom, early and universal marriage, and low divorce rates (Coontz, 2005).

And, although there has been a vast growth in nonmarital childbearing and unmarried cohabitation, cohabitation is far from being a novel phenomenon in Norway and there is a long tradition of conceptions outside marriage in Norway. The Norwegian priest and sociologist Eilert Sundt (1817-1875) found that nonmarital births were common in many parts of the country in the 1850s (Sundt, 1855/1989). And, as pointed out by Noack (2009), many couples lived as cohabitators as a temporary phase before marriage in the 19th century, mainly out of economic reasons. The *modern form* of cohabitation, not restricted to subgroups of the population, can be dated to the late 1960s (Noack, 2009).

1.2 Research questions

The aim of this thesis is to investigate current patterns of socioeconomic inequalities in union formation and relationship behavior along the dimensions of socioeconomic family background, individual socioeconomic resources and gender. Given the changing family patterns described briefly above, a key question is whether socioeconomic differences in union formation and behavior have continued to evolve. Of particular interest is to assess whether cohabitators and marrieds are diverse or whether the same patterns of inequality manifest itself in both relationship types.

In order to investigate these possible socioeconomic differentials in cohabitation and marriage, three broad groups of research questions are posed: *When* (i.e., the association between socioeconomic family background and timing of first union), *with whom* (i.e., partner choice with regard to education), and *whether* (i.e., whether or not cohabitators have definite plans to marry, whether cohabitators and those married differ with regard to relationship assessments, and whether women keep their given last name upon marriage).

When?

A key finding from earlier research is that persons from higher socioeconomic backgrounds delay their first unions compared with those from less privileged backgrounds. Little research has, however, focused explicitly on the effects of socioeconomic background variables on union timing among young adults entering their first cohabitation. In most Western societies cohabitation has become increasingly popular, and the majority of young adults now cohabit prior to marriage. At the same time, researchers have found differences between people who cohabit and those who marry on several variables. For instance, cohabitators in general are poorer and less educated (e.g., Kravdal, 1999) and have higher risk of splitting up, even when

they have common children (e.g., Jensen and Clausen, 2003; Texmon, 1999). As the two partnership types are diverse, it is crucial to include cohabitation in the study of first union formation. Consequently, the following research question is formulated:

i) What is the association between socioeconomic family background and timing of first cohabitation vs. first marriage?

With whom?

Research shows that men and women tend to marry someone with a similar level of education (e.g., Birkelund and Heldal, 2003). However, although some studies have considered partner selection among cohabitators (e.g., Hamplova, 2009), previous studies are based almost exclusively on married couples. In addition to an increasing share of couples living as cohabitators, more women undertake higher education and participate in the paid labor force. These developments suggest a changing pattern of partner selection. For instance, the need to follow conventional role specialization, in which women are most concerned about partnering a good provider and men prefer a partner who focuses on the domestic sphere, may have been weakened. And, if cohabitation is a distinct type of relationship, with a different meaning and function, then the patterns of partner choice may be different than in marriage. This leads to a second research question:

ii) Do changes in union formation and gender roles imply a changing pattern of partner choice with regard to partners' education?

Whether?

In Scandinavia, cohabitation is widespread and institutionalized, and the practical importance of marriage has declined. Nonetheless, cohabitators continue to get married. To marry could mark a new stage in a relationship or it could be an indicator of achievement or a way to symbolize commitment and difference from cohabitation. It is probably undisputed that romantic love is the most important reason to enter a union in present-day Western societies. At the same time, most studies on marriage have overlooked the importance of romantic love and instead focused on socioeconomic and demographic factors (Amato, 2007). The process of individualization and the arguably growing importance of romantic love could imply that socioeconomic variables are becoming less important, particularly among young individuals.

Thus a third question is defined:

iii) Are relationship assessments more important predictors of marriage intentions among young cohabitators than their socioeconomic resources?

Further, previous research generally finds lower levels of commitment and relationship quality in cohabiting relative to marital relationships (e.g., Brown, 2003; Hansen, Moum, and Shapiro, 2007). Studies that take into account the marital plans of cohabitators find, however, that the relationships of cohabitators with marriage plans and those married are not qualitatively different (Brown and Booth, 1996), implying that cohabitators are a heterogeneous group. The differences between marriage and cohabitation might be less pronounced in Scandinavia, where cohabitation is widespread and the living arrangement is essentially equal to marriage in terms of public policy and nearly completely socially acceptable. Further, the level of commitment and quality could be influenced by a range of socioeconomic variables. Therefore, I set out to investigate the following research question:

iv) Are cohabitators as satisfied with and committed to their relationship as those married and are relationship assessments associated with socioeconomic variables?

Marital naming practices may be understood as an indicator of gender ideology and women's standing in society (Scheuble and Johnson, 1993). Given women's increasing education and economic independence and a general gender equalization process in society, the traditional naming practice could be expected to decline. Additionally, changes in marriage and the social institution of the family should also be of importance to women's choice of surname upon marriage. For instance, the rising age at marriage could increase the rate of name keeping among women because of a stronger identity attached to their given birth name before marriage. Also, cohabitation means that it is common for couples to live together without a shared surname. Therefore, the last research question to be investigated in the current dissertation is:

v) Which factors are related to women's choice of surname upon marriage and has the likelihood of marital name keeping increased over time?

1.3 Relevance and restrictions

Many of the changes associated with the second demographic transition are continuing, implying that our knowledge about union formation and relationship behavior quickly becomes outdated. This entails a need for new knowledge. In particular, the growth in unmarried cohabitation means that it is essential to bring cohabitation into studies of union formation and relationship behavior. Also, economic growth and the alleged trend toward individualism could imply that socioeconomic inequalities in union formation are decreasing and that individuals to a greater extent make their own choices and to a lesser extent are influenced by norms and traditions (Beck and Beck-Gernsheim, 1995; Giddens, 1992). Similarly, the increasing labor market participation of women in recent decades and changes in gender roles may enhance women's economic value on the partnership market and their relative bargaining power within a relationship.

At the same time, much of the current research on socioeconomic inequalities in union formation and family behavior is from the U.S. The changes in marriage and family have been particularly marked in Scandinavia, and these countries may in many aspects correctly be labeled as demographic forerunners. The Norwegian case should thus be well suited to shed new light on socioeconomic differentials in union formation and relationship behavior.

Union formation is a demographic event with potential consequences for individuals' well being and further life course. For instance, persons who enter into unions at an early age run a higher risk of breaking up the union (Berrington and Diamond, 1999; Lyngstad, 2006), and union formation has a positive effect on subjective well being (Barstad, 2000; Kohler, Behrman and Skytthe, 2005; Zimmermann and Easterlin, 2006).

Regarding choice of partner, research has found that those living in heterogamous unions (i.e., couples who are different with respect to traits like age, education, and religion) often report lower relationship quality (Heaton, 2002; Tynes, 1990) and have a higher risk of splitting up (Goldstein and Harknett, 2006; Lyngstad, 2006) compared with those who are homogamous (i.e., couples who are similar). Additionally, education is a key determinant of occupational success and the educational composition of parents plays an important role in inter-generational mobility and can determine children's socioeconomic outcomes. Couples' socioeconomic composition may also be seen as an indicator of gender egalitarianism and men's and women's roles in society. In a similar fashion, women's choice of surname upon marriage may be seen as a marker of women's standing in society and in a couple, although mostly symbolic.

In a society where the union dissolution rates have been increasing for several decades and where cohabitation is the preferred choice when starting a first union, it is of great importance to investigate whether cohabitators are as committed to and satisfied with their unions as those married. For social scientists, policy makers and family therapists alike it should be of great interest to gain new knowledge about which factors influence individuals' assessments of their relationships. Additionally, studying the marriage intentions of cohabitators may increase our knowledge of cohabitation: Is cohabitation primarily a temporary phase before an eventual marriage (i.e., most cohabitators do marry) or is it an alternative to marriage (i.e., most cohabitators do not marry)? And, as cohabitation is a less stable union form than marriage, it should also be of interest to assess which factors influence the decision to marry in contemporary Norwegian society.

As mentioned, the focus of this dissertation is on heterosexual cohabiting and married relationships.¹ Throughout the dissertation, a cohabiting couple is defined as two persons of the opposite sex living together in a romantic relationship without being formally married. This definition excludes siblings and parent-child relationships, as well as students and others just “flatting” only for practical or economic reasons (Eriksen, 2001).

With one exception (paper 2), I only use data on individuals with at least one Norwegian-born parent (and for the papers including Sweden: Two Swedish-born parents). Immigrants, defined as individuals with no Norwegian-born parents, were not included due to their markedly different demographic behavior.² For instance, as few as 3% of immigrants from Asia (including Turkey) and 4% of those from Africa were living in unmarried cohabitation in 2001 (Lie, 2004). Similarly, among youth of immigrant origin only 2% are cohabiting whereas 12% are married. The comparable figures for the general population aged 16-25 are 18% and 3% (Løwe, 2008). And, immigrant women from Pakistan, Morocco and Turkey marry at a significantly earlier age than Norwegian-born women (Lappegård, 2004).

2.0 Previous research and theoretical perspectives

Sociological studies of the institutions of marriage and family have a long history, and marriage was amongst the first topics studied in the history of modern sociology. For instance, in the mid 19th century, Eilert Sundt (1855/1989) investigated the marriage and family behavior of the poor rural and urban populations. A more recent example is Øyen (1964) and his study of occupational homogamy in the greater Oslo area. In the U.S. the work

of Talcott Parsons (1955) stressed the social functions of the marriage system to wider society whereas Robert K. Merton (1941) examined patterns of intermarriage between members of different ethnic groups.

In the following sections I first review previous studies on socioeconomic differentials in partnership formation and behavior. The theoretical discussion is centered on theories on the importance of individual socioeconomic resources, socioeconomic background and gender. Individualization theory claims, on the other hand, that socioeconomic variables are becoming less important, particularly in the context of intimate relationships. Much theoretical contributions on union formation focus only on marriage. There are reasons to assume that cohabitation and marriage are diverse, and that different mechanisms are at play when entering and living in the two types of unions. Therefore, I will discuss possible differences and similarities between marriage and cohabitation more in detail under point 2.5.

2.1 Socioeconomic differences in union formation and relationship behavior: A literature review

There is a vast literature on socioeconomic differences in the domain of family behavior and union formation. In the following sections, I first review studies on socioeconomic differentials in union *formation*, i.e., entering a union vs. remaining single, timing of first union, choice of relationship type, and partner choice. In the second part, the literature on socioeconomic differences between individuals once they are *in a union* is assessed. Of particular interest is the international literature on differentials in marriage intention among cohabitators as well as relationship assessments by socioeconomic resources and union type. In this part I also review studies on socioeconomic determinants of women's choice of surname upon marriage. For the most part, the literature review focuses on the socioeconomic variables used in the empirical part of the dissertation (i.e., individuals' and partners' education and income, socioeconomic background and gender).

As the majority of these studies are from the U.S. it is important to bear in mind that not all necessarily are applicable to the Norwegian context. Most importantly, although there has been a steady growth in cohabitation and the role of cohabitation in U.S. family life is evolving (Kennedy and Bumpass, 2008), cohabitation is less prevalent and institutionalized in the U.S. and the differences between the union types are significantly more pronounced than in Scandinavia (Heuveline and Timberlake, 2004). Also, the comprehensive welfare state system in the Scandinavian countries is characterized by universal state support and

egalitarianism and economic inequality is relatively low (Esping-Andersen, 1999; UNDP, 2006), implying that there could be less (absolute) socioeconomic differences in the domain of marriage and family in the Norwegian context.

2.1.1 Prior research on socioeconomic differentials in union formation

A general finding in the international literature on union formation is that higher status individuals have a higher likelihood of ever marrying or cohabiting compared with lower status individuals. For instance, a range of empirical studies confirm that both men and women are more likely to enter a union relative to remaining single the higher are their education and earnings (Blom, 1994; Guzzo, 2006; Oppenheimer 1994, 1997; Kravdal, 1999; Goldstein and Kenney, 2001). From past research there is also evidence that enrollment in school discourages entry into marriage and cohabitation (e.g., Kravdal, 1999; Thornton, Axinn and Teachman, 1995; Xie, Raymo, and Goyette, 2003). In other words, higher educated young adults are more likely to form a union relative to their lower educated counterparts once their enrollment in school is accounted for.

Although these findings are valid for entrance into both marriage and cohabitation, there has generally been a stronger positive relation between socioeconomic resources and marriage than what is the case for cohabitation, at least in the U.S. (Clarkberg, 1999; Guzzo, 2006; Manning and Smock, 2002; Xie et al., 2003). Similarly, long-term cohabitation is most popular among people of lower socioeconomic status in Norway and cohabitators in an economically secure position are more likely to convert their cohabitation into marriage (Kravdal, 1999). Duvander (1999) showed that Swedish female cohabitators with lower social backgrounds were less likely to marry their partners than other women. Correspondingly, in Finland cohabiting couples with higher education and income have the highest marriage rate (Mäenpää, 2009). Recent Norwegian findings suggest, however, that married and cohabiting parental couples who got their first common child between 1987 and 2002 have gradually become more equal with regard to socioeconomic characteristics like educational level and income (Skrede, Wiik, Seierstad and Noack, 2006).

There is also evidence that partners' socioeconomic resources are positively associated with union formation. Traditionally, however, socioeconomic resources have been more important for men's family formation (Oppenheimer, 1994; Sassler and Schoen, 1999) and women have tended to "marry upward" (i.e. with a man with higher socioeconomic status) (Birkelund and Heldal, 2003; Blackwell and Lichter, 2000). Due to the changing socio-

economic status of women and the fact that the majority of couples today are dual-earners, most current studies find that men as well as women are more likely to marry or plan to marry a partner with higher education and income (Duvander, 1999; Raley and Bratter, 2004; Sweeney and Cancian, 2004). Even in Spain and Portugal, where family relations are structured along traditional gender roles, women's labor force participation encourages union formation (Domínguez-Folgueras and Castro-Martín, 2008). Finnish data show, on the other hand, that the marriage rate among cohabiting couples is at its lowest when the female partner has high income and the male partner has a low income or is unemployed (Mäenpää, 2009).

The literature on socioeconomic homogamy confirms that individuals often marry someone with similar socioeconomic background (Hansen, 1995; Blackwell, 1998), occupation (Birkelund and Goodman, 1997; Smits, Ultee, and Lammers, 1999), earnings (Nakosteen, Westerlund, and Zimmer, 2004), and education (Birkelund and Haldal 2003; Kravdal and Noack, 1989; Schwartz and Mare, 2005). Such studies of socioeconomic homogamy among cohabitators are, however, rare. A recent exception is Hamplova (2009) who found no differences in educational homogamy between marriage and cohabitation in Sweden and Denmark. In the U.S. cohabitators are generally found to be less homogamous than their married counterparts with respect to age, ethnicity and education (Blackwell and Lichter 2000, 2004; Jepsen and Jepsen 2002) and women are generally more likely to "marry up" than to "cohabit up" with regard to education (Blackwell and Lichter 2000).

As is well known from earlier studies, women enter their first unions at an earlier age compared with men (Blom, 1994; Liefbroer and Corijn, 1999; Ono, 2003; South, 2001). Moreover, the general tendency observed in the literature is that first union formation occurs later among young adults from advantaged socioeconomic family backgrounds, whether operationalized as parental material (e.g., parents' income and occupation) or nonmaterial (e.g., parents' education) resources. In the U.S., maternal education and parents' financial resources affect children's marital timing negatively (Axinn and Thornton, 1992; South, 2001). In Germany, women with working class fathers marry earlier than women from higher social classes (Blossfeld and Huinink, 1991), whereas De Jong Gierveld et al. (1991) found that having fathers with higher economic job status delay first union formation in the Netherlands for both sexes. De Graaf et al. (2003) confirmed this Dutch finding as far as father's education goes. Mulder, Clark and Wagner (2006) reported a strong negative relation between parents' income and women's first union formation and first marriage in the U.S. They also found a negative association between father's education and general socioeconomic

status and women's timing of first union and first marriage in the Netherlands.

Few studies have focused explicitly on the association between family socioeconomic background variables and union timing among young adults entering their first cohabitation. The studies that do exist generally find the same delaying pattern as for direct marriage. In Sweden, young adults from working class families enter their first cohabitation at younger ages than children of white collar parents (Hoem, 1995). Next, Norwegian men from childhood families whose main breadwinner were unskilled workers enter first cohabitation earlier than men from higher socioeconomic backgrounds (Blom, 1994). Similarly, the U.S. study by Schoen, Landale, Daniels and Cheng (2009) reported that higher maternal education was associated with lower rates of cohabitation and marriage for individuals up to age 24.

In Spain, on the other hand, parents' occupational status facilitates the transition to first marriage, especially for men (Baizan, 2001), whereas Sassler and Goldscheider (2004) reported no significant (net) effects of parents' education and fathers' occupation on the timing of first marriage or cohabitation among young men in the U.S. The results of Clarkberg (1999) and Xie et al. (2003) indicated that the timing of first marriage was negatively affected by parents' education in the U.S. On the other hand, the relation between parental education and timing of first cohabitation was less clear cut; whereas both of these studies found that women with highly educated parents were younger upon entry into first cohabitation, Xie et al. (2003) observed a reverse relation for men.

2.1.2 Prior research on socioeconomic differentials in relationship behavior

Several empirical studies also reveal that there are socioeconomic differentials between individuals once they are in a union. Here, three types of outcomes are reviewed: Cohabitors' marriage plans, relationship assessments, and marital naming.

First, regarding cohabitators' marriage plans, numerous studies find positive effects of socioeconomic factors. In Sweden, higher educated male and female cohabitators more often plan to marry their partners compared with the lower educated (Bernhardt, 2002). Manning and Smock (2002) showed that part-time employment was positively associated with marriage plans among female cohabitators in the U.S., whereas Wu and Pollard (2000) found that professional cohabiting men were more apt to marry their partners than their nonprofessional peers. Moreover, the findings of Manning and Smock (2002) indicate that cohabiting couples in which both partners have a high socioeconomic status or couples where female is low and male high, more often expect to marry.

Having a partner whose socioeconomic status is high is positively related to planning to marry as well. Research from the U.S. documents that the marriage intentions of female cohabitators are more influenced by their partners' earnings than the other way around, and that the positive association between education and having marriage plans is stronger for male cohabitators compared with their female counterparts (Brown, 2000). Similarly, female cohabitators with lower educated partners have lower odds of expecting marriage (Manning and Smock, 2002) or actually marrying (Duvander, 1999), whereas those living with higher-earning partners have greater marriage expectations (Manning and Smock, 2002). In Sweden, Duvander (1998) showed that female cohabitators' marriage plans were negatively associated with having an unemployed partner. Men, on the other hand, were found to be more likely to plan to marry when their partners were studying rather than working.

The studies by Smock, Manning, and Porter (2005) and Gibson-Davis, Edin, and McLanahan (2005) both concluded that financial issues were important for the decision to marry among cohabitators and cohabiting parents from the working and lower middle classes in the U.S. Drawing on in-depth interviews their results showed that these cohabitators did not want to marry before they owned their own home and had obtained financial stability. A similar finding applies to Sweden, where it is considered necessary to achieve a suitable standard of living in advance of marrying (Moors and Bernhardt, 2009). In Norway, Kravdal (1999) reported that wedding costs was a key motive for not marrying among never-married cohabitators younger than forty-two. Similarly, Kalmijn (2004) found that an improved financial situation increased the chance of giving a large wedding party in the Netherlands.

Second, individuals whose partner's income is high may be more committed to, and satisfied with, their present relationship, whereas investments in joint property create constraints against the breaking up of a relationship. Correspondingly, Mulder and Smits (1999) found that the transition to home-ownership in the Netherlands was primarily made by stable couples "settling down" to form a family. Numerous U.S. studies also find that couples that are heterogamous with respect to age, education, and income have an elevated risk of splitting up than is the case for homogamous couples (e.g., Brines and Joyner, 1999; Goldstein and Harknett, 2006). In Norway, Lyngstad (2006) concluded that highly educated as well as age homogamous married couples have a lower divorce risk compared with the lower educated and age heterogamous ones. Moreover, educational heterogamy reduces marital satisfaction (Tynes, 1990), whereas Willetts (2006) found that relationship satisfaction decreased as couples' average educational attainment increased. In their study of women's

marital quality in the U.S., Wilcox and Nock (2006: 1332) reported that "...women who earn a greater-than-average percentage of couple income - (potentially a marker of a husband's lack of success as a breadwinner) - and whose husbands take up a greater share of household labor report greater unhappiness."

Although several studies report no association between individual educational attainment (Brown, 2003, 2004; Nock, 1995) and earnings (Nock, 1995) and union quality, Brown and Booth (1996) found a positive relation between education and union quality in the U.S. Brown and Booth (1996) reported no differences between women and men in relationship happiness. They did find, however, that women were less likely to report disagreement and fairness.

Third, women are less often than men keeping their birth-given surnames upon marriage, and the findings of Noack and Wiik (2005) showed that 97% of Norwegian men did not change their surnames when marrying. In addition to the gendered nature of marital naming, studies find that there is a clear socioeconomic gradient in women's choice of surname upon marriage. First, higher educated women tend to keep their maiden names more often than those with lower education (Goldin and Shim, 2004; Johnson and Scheuble, 1995; Scheuble, Klingemann, and Johnson, 2000) and maternal education positively influences women's tolerance of name change (Scheuble and Johnson, 1993). There is also evidence that the likelihood of women choosing to keep their birth-given surnames is greater if their mothers kept their maiden names (Johnson and Scheuble, 1995).

More high-income women keep their maiden names compared with lower-income women. And employed women, as well as women wanting a professional career, are more likely to make unconventional naming choices than less career-oriented women (Gooding and Kreider, 2009; Johnson and Scheuble, 1995; Scheuble et al., 2000). Traditional gender ideology and a conservative concept of marriage negatively affect marital name keeping (Johnson and Scheuble, 1995; Kline, Stafford, and Miklosovic, 1996). Further, Scheuble and Johnson (1993) asserted that women who favored gender equality were more tolerant toward nontraditional naming practice than other women.

2.2 Individual socioeconomic resources, union formation and relationship behavior

There are a number of plausible explanations on the empirical patterns described above. For instance, union formation may be understood as a process in which individuals act in a

rational way by evaluating advantages and disadvantages and exchange or pool their skills and socioeconomic resources. The role of third parties and normative expectations are also conceivable explanations, particularly when it comes to the impact of socioeconomic background. Indirectly, young adults' own partner preferences may be structured by socioeconomic factors in the childhood home.

2.2.1 The economic utility of marriage (and cohabitation)

Regarding the general finding that education and income are positively related to the likelihood of entering a marital or nonmarital relationship, there are potential economic gains from living in a co-residential union, such as exchange and/or pooling of partners' skills and resources. This would imply that persons choose a partner based on his or hers socioeconomic characteristics.

The basic idea in the rational choice framework is that before deciding what to do, individuals weigh the costs and benefits of alternative courses of action given a set of external opportunities and constraints. The neoclassic economic argument about family formation, particularly developed by Gary S. Becker (1991) under the heading *The New Household Economics*, is that persons form a union when they are better off doing so than remaining single. In other words, individuals maximize their utility by finding a partner with whom the highest utility level is expected. This rational choice framework stresses the economic utility from living in a co-residential union, but it also recognizes the emotional rewards. Although it does not distinguish explicitly between cohabitation and marriage, marriage is broadly defined to mean that a couple shares the same household (Becker, 1991).

A similar but somewhat weaker form of rational choice theory is provided by the "social exchange theory" in sociology (Homans, 1961). According to this approach, union formation is seen basically as an exchange in which individuals act in a rational way by evaluating advantages and disadvantages and exchange material, emotional, as well as symbolic resources (Merton, 1941; Kalmijn, 1993).

In the social sciences there is a long tradition on the importance of differentiated gender roles for a stable marriage system. One prominent example from sociology is Parsons (e.g., 1949) who argued that gender role segregation was a functional necessity for marital stability. In a similar fashion, Becker (1991) argues that the major gain to marriage lies in the mutual dependence of spouses, a dependence that arises out of their specialized functions. Because men historically have had higher earning potential than women, the most beneficial way to

maximize the family utility is that men specialize in the paid labor market and women in domestic production and reproduction. The underlying rationale for this gender role specialization is, according to Becker (1991), small but nonetheless significant biological differences between men and women: As women have tended to act as caretakers and homemakers whereas men more often have worked outside the home, they are biologically predisposed toward these roles. The division of labor between domestic work and paid labor is, in other words, a rational response to these biological sex differences. Also, “statistical discrimination” against women on the labor market may increase the gender wage gap, further supporting the rationality of such a gender specific division of work. The gain to marriage thus involves trading the fruits of partners’ different skills.

According to this economic exchange theory of union formation, partners with different income will attract each other on the partnership market. The one with the relatively lowest income (and hence the “cheapest” time) will tend to the domestic sphere. The partner with the highest earning potential will, on the other hand, tend to participate in the paid labor force. Stylized then, men will search for a caretaker and homemaker, whereas women prefer highly educated men with a high income and bright prospects on the labor market. In fact, as non-employed or part-time employed women potentially spend more time in the domestic sphere, this theory predicts that women’s higher economic standing decrease their chance of union formation. For men the association between socioeconomic resources and union formation is hypothesized to be the opposite (Becker, 1991).

The economic theory of union formation has had wide appeal. There are however several limitations to this theory and, as illustrated above, empirical work from many countries have demonstrated its shortcomings. For instance, Ono (2003) has criticized the claim of universality and lack of contextualization. She found that only in industrialized countries with a high degree of role differentiation by gender, like Japan, does such an inverse association between women's socioeconomic resources and the chance of entering a union exist. In contexts less differentiated by gender (in her example Sweden and the U.S.) women’s higher levels of income encourage union formation, contrary to the prediction that develops out of the economic exchange theory (Ono, 2003). Also, one could argue that Becker overstates the importance of biological sex differences and men’s and women’s biological comparative advantages. For instance, women do not always have advantages in child rearing. And although specialization within the household is efficient, this does not necessarily require that it is women rather than men who specialize in household work (England and Farkas, 1986).

Another controversy arising out of this theoretical framework is the so-called “independence hypothesis” which seeks to explain recent changes in marriage and family behavior in Western countries, in particular what has frequently been labeled the “retreat from marriage” or more broadly the “family decline” (see for instance Popenoe (1993)). According to the independence hypothesis these alleged changes are mainly due to women’s increasing market work. That is, as women have entered the paid labor market and become economically independent and less specialized in domestic work, marriage has become less desirable. Empirical studies of the marriage formation behavior of individuals have, however, rarely provided any support for the independence hypothesis (Oppenheimer, 1997).

2.2.2 Pooling of partners’ socioeconomic resources

More importantly, the underlying assumption that a traditional gender role specialization is beneficial and that partners’ trade their different skills has been met with severe criticism. One prominent example is Oppenheimer (1997: 431) who argues that “...historical evidence on the family indicates that this is a high risk and inflexible family strategy for independent nuclear families and one that is in strong contrast to contemporary family patterns.” Indeed, as women have entered the paid labor market *en masse*, this traditional view on the functions of the family has been challenged.

The participation in higher education has increased in most modern societies during the latter half of the 20th century, especially for women (e.g., Erikson and Jonsson, 1996). This is also the case in Norway where, in fact, a higher share of women have completed a tertiary education compared with men among those born in the cohorts after 1960 (Statistics Norway, 2009d). Moreover, the Scandinavian countries have the highest labor market activity rates among women in the industrialized world (Ellingsæter and Leira, 2006). Accordingly, the division of labor in the home has altered, and distinct roles of men and women as breadwinners and homemakers are fading.

Women’s greater participation in market work and their economic independence combined with the fact that the two-earner family is the current social standard seems to have rendered the economic exchange model of union formation outdated. Additionally, a high degree of specialization in the household may be risky. The loss of one of the specialized partners, due to for instance a breakup or death, implies an (additional) reduction in the well being of the other partner and/or their child(ren). That is, the exchange of specific skills would no longer be possible and the partner specialized in home production, generally the woman, may loose

human capital (e.g., work experience). The market work specialist, usually the man, may also have difficulties coping with new parental and household tasks (Oppenheimer, 1997).

Consequently, Oppenheimer (1994) has argued that it is pooling of both partners' socioeconomic resources that is the main economic rationale for entering a union today. In general, a high socioeconomic status partner is more likely to contribute to the household economy. Such a partner could also bring social status and prestige to the couple, and Chan, Birkelund, Aas, and Wiborg (2009) found that social status is a key dimension underlying partner choice in Norway. Because partnership decisions have implications for personal and material welfare, it is likely that individuals seek a partner whose labor market performance potentially enhances the joint welfare of the couple. As mentioned above, the assumption that education and earning affect men's and women's union formation positively has been confirmed empirically in several studies (e.g., Clarkberg, 1999; Kravdal, 1999; Oppenheimer, 2003). Also, both men and women are more likely to marry or plan to marry a partner with higher education and earnings than themselves (e.g., Duvander, 1999; Raley and Bratter, 2004; Sweeney and Cancian, 2004).

To be sure, men still do the majority of paid work and women bear the main responsibility for home work and are more often than men working part time, even in Scandinavia (Ellingsæter and Leira, 2006; Dommermuth and Kitterød, 2009; Kjeldstad, 2006). Comparing 34 countries, Knudsen and Wærness (2008) found that the relatively equal sharing of partners' housework in Norway is primarily due to the fact that women do less housework than women in other countries, not that Norwegian men are doing more housework than men from other countries. Hochschild (1989) has labeled the discrepancy between women's participation in the paid labor force and the ongoing inequalities between men and women in time spent on housework the "stalled revolution." In her analysis of dual-earner couples in the U.S. she observed that whereas more women were working in formal employment, fewer changes were occurring at home: Although women were more likely to share the paid work, men were not so much more likely to share domestic work like housecleaning and childcare. This combination of formal employment and household work resulted in an additional work load (a "second shift") in which women performed the equivalent of an "...extra month of twenty-four-hour days a year of labor" (Hochschild, 1989: 3). Similarly, in Norway Kitterød and Pettersen (2006) found that full-time work for the mother did not increase the contributions from the father in either housework or childcare.

A high level of gender equity in education and market employment combined with lower

levels of gender equity in the family implies that the associations between individuals' own and their partners' socioeconomic resources and union formation might still depend on gender. Although women's union formation is not negatively influenced by their socioeconomic resources as argued in Becker's theory, they might nonetheless still be more influenced by partners' education and earnings than vice versa. And, as argued in intra-family bargaining theory (e.g., Lundberg and Pollak, 1996, 2003; Pollak, 2000) there is an ongoing bargaining between partners over everyday issues like childcare and housework on the basis of their relative individual resources like socioeconomic status. Similarly, the relative resources theory refers to the importance of partners' status or power in family decision-making. For instance, the division of household labor may reflect husbands and wives' differences in the power or status inside families (South and Spitze, 1994). Also, when partners' have the same level of income bargaining power is more equally distributed between partners (Gong, 2007). Because men have higher income than women, even in Norway (Barth and Dale-Olsen, 2004), there could be asymmetry in men's and women's bargaining power.

2.2.3 Opportunity structure and partner supply

Obviously, the opportunity to meet partners with the desired characteristics is another factor that could influence the likelihood of finding a partner. The marriage market, or more broadly, the partnership market, is shaped by structural and demographic factors, such as the population's sex and age ratios. A shortage of available men or women could limit the number of partners with the desired traits thus constraining the partner selection (Ni Bhrolchàin and Sigle-Rushton, 2005; Raley and Bratter 2004).

Not only the age and sex ratios but also the socioeconomic composition of the partnership market could influence the likelihood of finding a partner. In search theory it is assumed that men and women search within a defined area (i.e., the partnership market) for a partner with the desired characteristics. On this market, men and women range available partners and form a union if the "offers" are above the acceptable minimum utility level (England and Farkas 1986; Pollak 2000). Becker (1991) grounds, as mentioned, his search model in a rational choice framework whereas Oppenheimer (1988) applies job search theory to the partnership market. Both assume, however, that the probability of finding a partner is at its highest when the number of potential partners is greatest.

In other words, the pool of possible partners determines whether, when and with whom individuals form a union. For instance, regarding the general tendency that men and women

partner homogamously with regard to education, educational institutions provide opportunities for dating and mating as they facilitate contact with the opposite sex and are socially homogenous (Blossfeld and Timm, 2003). Another telling example that partner choice may be affected by the marked conditions is the patterns of partner choice among medical doctors in Norway: As the number of female medical students has increased substantially, it is today common that doctors marry doctors (Gjerberg, 2003; Hansen, 2002).

There is recent evidence that an imbalance in the sex ratio affects the choice of union type among U.S. women: A low sex ratio (i.e., more available women than men) increased the likelihood that these women chose cohabitation rather than marriage as a first union (Guzzo, 2006). This implies that when there is a lack of available and acceptable partners, women may choose cohabitation as it offers many of the same benefits as in a marriage (like economics of scale and sexual intimacy) but without making the same level of commitment as in marriage.

2.2.4 Culture and social pressure

Education is a resource with both economic and socio-cultural components and not only an economic resource or a marker of economic prospects. Thus, in addition to search for a partner that is attractive in terms of his or hers socioeconomic resources (e.g., prestigious jobs or high income), individuals can have cultural preferences in a potential future partner. Examples of cultural resources are values, attitudes, life style, and worldview. Individuals could search for a partner who is culturally similar. In this sense, partner choice is "...a process whereby partners match cultural resources to create a common universe of discourse" (DiMaggio and Mohr, 1985: 1234). Also, as previously mentioned union formation may be understood as a process of exchange and/or pooling of resources. This process could involve cultural as well as economic resources. Cultural capital may be one such desired noneconomic trait in a partner. Bourdieu (1984, 1986) defines cultural capital as knowledge, manner and education, resources which are mainly acquired through socialization in the family and educational system.

Further, to complete a university degree will normally mark the transition to the labor market or to adulthood in general. This transition could influence other transitions, like marrying or planning to get married. Individuals and couples might also postpone marriage to accord with such life milestones. In a similar fashion, Smock et al. (2005) found that cohabitators preferred not to marry before they had settled down and completed an education and had a steady job, although they could afford to get married anytime. Another possible

explanation of the positive association between education and marriage could be that persons with a university level education perhaps are more aware of the judicial differences between the two union types (particularly in the area of private law), or the relatively lower risk of splitting up from a marriage. Similarly, Duvander (1999) suggested that because cohabiting couples do not automatically have rights of inheritance in Sweden, marriage may be more attractive to economically advantaged couples as it offers additional security.³ Marriage, or the wedding party, could also be a status symbol in itself (Cherlin, 2004).

Union formation and relationship behavior may also be understood through the role of third parties. Expectations from parents, families of origin, and friends could be of special importance, as shown in a Swedish study of choice of union type: Individuals whose majority of family, friends, and colleagues were cohabiting had an increased likelihood of choosing to cohabit themselves (Åberg, 2003). One reason could be that persons who are or have been cohabiting could be more tolerant about whether it is appropriate for others, including their children, to cohabit. And, exposure to family members, friends, or colleagues who are cohabiting provides information about cohabitation as a possible living arrangement. Empirical research demonstrates that there are social norms in modern societies concerning the timing, sequencing and quantum of important demographic events, like timing of childbearing, first union formation and choice of union type (Liefbroer and Billari, 2009; Settersten and Hagestad, 1996). In the Netherlands, such demographic norms vary according to factors like level of education, religiousness, gender and age: Older adults, the religious and those with higher education hold stricter norms than their younger, nonreligious and lower educated counterparts (Liefbroer and Billari, 2009). In Norway, Reneflot (2006) found that female cohabitators were more willing to yield to a normative pressure to marry than men.

Further, it is likely that there exists a social pressure to partner someone whose socioeconomic status is similar to, or higher than, ones own. A social pressure for like to partner like has traditionally existed in most societies (Merton, 1964; Bourdieu, 1976). Additionally, such a social pressure may reflect social stratification processes. This process is not only economic in nature. For instance, the “social closure thesis” (Parkin, 1971) argues that privileged groups in a society actively use their resources to ensure their privileged positions. One way to accomplish this is to find a partner within one’s own status group. Similarly, Bourdieu (1998) has argued that parents seek to influence children’s partner choice and avoid mismatches in order to secure the family’s social reproduction.

2.3 Socioeconomic background and union formation

2.3.1 Parental material resources

Another possible mechanism linking the resources of parents with the union formation of children is the level of material comfort of the parental home. Parents' ability to help their children financially, for instance to set up their own home or finance their wedding, is clearly dependent upon their economic resources, and the allocation of resources to children should increase with parents' resources. Correspondingly, empirical evidence from the Netherlands show that couples with higher-status parents more often receive financial help to become homeowners (Mulder and Smits, 1999) and are more likely to have a church wedding (Kalmijn, 2004).

Because parents share with their children through inheritance and other forms of direct economic support, parents' material resources should increase the likelihood that children enter a union (Becker, 1991). Consequently, there's likely to be a direct association between parents' resources and their ability to influence children's union formation. Since wealthy parents potentially have more resources to share, children from privileged backgrounds can be more influenced by their parents' expectations about when to move out of the parental home to live with a partner for the first time as well as their choice of partner. Consistent with this idea, Whittington and Peters (1996) found in their study of first home leaving in the U.S. that higher income parents more often elicited the desired behavior of their children. Furthermore, parental resources may signal future economic status to potential partners through family name, place of residence, consumption, or other status symbols, thereby affecting young adults' chance of finding a partner positively. Accordingly, the material resources of parents should increase the likelihood that individuals ever enter a co-residential relationship. Also, as children of wealthier parents can be seen as more "attractive catches" on the partnership market, they should enter their first unions earlier.

Nonetheless, as reported in the majority of the empirical literature, higher levels of material well being in the family of origin *increase* the age at first union, net of individuals own education and other resources.⁴ Some have argued that this delaying influence of parents' material resources lies in children's expectations towards future level of consumption and standard of living (Easterlin, 1976). According to this idea, individuals from advantaged backgrounds might hold higher standards of consumption. Given that it takes time to realize such aspirations, young persons from wealthy family backgrounds might delay entry into first

partnership until they are capable of maintaining a comparable standard of living. More generally, higher levels of parental resources might enhance the material home environment, stimulating young adults to remain dependent on their parents (Avery, Goldscheider, and Speare, 1992). For example, material well being in the childhood home is likely to correlate positively with the size and quality of the housing, thereby reducing the push to leave home due to, say, lack of space. Alternatively, persons with fewer resources may have relatively more to gain from pooling their resources. That is, given that they are in a steady relationship, persons from less advantaged family backgrounds may have a greater need to share the costs of housing when moving out of the parental home.

2.3.2 Socialization in childhood and early adulthood

In addition to their material resources, parents' attitudes and involvement can be salient for the union formation of children. First, as argued in socialization theory, children internalize parental expectations and attitudes through childhood socialization (e.g., Grusec and Hastings, 2007). Children's own preferences on when and with whom to form the first union, and eventually their actual behavior, is thus indirectly a product of their parents' preferences. Numerous studies find that the attitudes, preferences and demographic behavior of children and parents are similar (e.g., Barber, 2000, 2001; Barber and Axinn, 1998; Rijken and Liefbroer, 2008). Parents' level of education may reflect differences in cultural preferences for union formation and relationship behavior. For instance, more educated individuals are known to be pioneers when it comes to new forms of relationships and delay of parenthood and union formation (Blom, 1994; De Valk and Liefbroer, 2007).

Similarly, Pierre Bourdieu's (1984) notion of *habitus* may explain such continuity between social background and later behavior. *Habitus* is understood as a set of practical dispositions internalized by individuals because they have been part of their social surroundings over time. As individuals internalize a class specific culture with its fundamental dispositions or "taste" inherited through their social background, social background is likely to influence union formation behavior like timing of first union and partner choice. In this way parents' cultural resources could also indirectly signal cultural status.

The transmission of preferences from parent to child might also be direct, particularly with respect to issues that most parents would find important, like their children's union formation. Because parents care about their children's long-term well being it is likely that parents would want to have a say in the process. Taking on certain adult roles such as childbearing and

marriage at very young ages can have long-lasting and potentially negative consequences on the further life course, such as missed education opportunities. Moreover, there is evidence that those who start cohabiting or marry young have a raised dissolution risk compared with late starters (Berrington and Diamond, 1999; Lyngstad, 2006). Therefore, it is probable that parents have preferences that are independent of, and perhaps in conflict with, the child's own desires. As found by Axinn and Thornton (1992), parents with higher education are more successful in persuading their children to avoid early union formation. One reason why higher educated parents should be successful in inducing their children to postpone first union can be that they play a more active role in the long-term planning of children's future and perhaps are more aware of potential negative consequences of choices made in the early life course, as ascertained in studies of the role of social class in the stratification process (see for instance Farkas (2003)).

2.3.3 Socioeconomic background and strategic search behavior

Given that men and women seek to maximize the utility from the union by finding a sufficiently good match in terms of his or her resources, young adults' partner preferences may be structured by socioeconomic factors in the childhood home. Because downward social mobility has social and economic costs, one can assume that individuals seek to retain, or alternatively increase, the socioeconomic status of the parental family. Accordingly, the socioeconomic conditions in the family of origin influence individuals' goals and actions, and "...actions directed toward these goals are conditioned by the distribution of resources, opportunities, and constraints that the class structure as a whole entails." (Goldthorpe, 2000: 165).⁵ This implies that socioeconomic background affects individuals' assessments of costs and benefits by following different routes of action, and homogamous partner choice could thus be indicative of inequalities in union timing.

As mentioned above, in a search-theoretical framework individuals spend time looking for a suitable match, in terms of his or her socioeconomic resources, and a union is formed if the "offers" are above the acceptable minimum utility level (Oppenheimer, 1988). In order to retain the socioeconomic status of their parental family, persons from advantaged backgrounds can have higher social, cultural, and economic standards for what constitutes a minimally suitable match compared to persons whose parents are less educated or financially well off. Further, when a union is formed alternative and possibly "better matches" are excluded. If individuals enter their first union early, before their education is completed and

the work career has started, they will choose a mate on incomplete information on his or her future socioeconomic status (Oppenheimer, 1988). This mechanism of risk aversion could imply that persons with privileged family backgrounds maximize their chances of upward mobility by delaying their first partnerships, avoiding the “first and best” and wait for a “later and better” mate.

To be sure, the choice to cohabit could be an alternative to a costly search for a spouse during a period of social and economic insecurity, which at the same time offers many of the benefits of marriage (like intimacy and pooling of partners’ resources) (Oppenheimer, 1994). This can explain why cohabitation is chosen by young persons often experiencing economic uncertainty. Moreover, as argued above, persons from advantaged backgrounds might have higher consumption aspirations and prefer a partner with better prospects, thus delaying first union. There are also fewer formalities when breaking up a cohabiting union compared to a marriage. As cohabitation is an alternative to a high-cost marital search and at the same time has lower “transaction costs,” cohabitators could more frequently be in search of a “better match” even though still living in a partnership.

2.4 Individualization, union formation and relationship behavior

Although there seems to be a strong association between socioeconomic variables and marriage and cohabitation for men and women alike, romantic love is the most important reason to enter a co-residential partnership in contemporary Western societies. In fact, romantic love is what characterizes the modern marriage (Coontz, 2005). Some have argued that partnerships today are less influenced by socioeconomic factors and social norms as a result of growing individualization and detraditionalization of personal life.

In the social sciences, a trend towards increased individualism is a common explanation for a series of changes, ranging from the decrease of the authority of religion to greater variation in union formation, and “new” forms of intimacy (e.g., Giddens, 1992; Beck and Lau, 2005; Beck and Beck-Gernsheim, 1995). The theory, or rather theories, of individualization have been interpreted and put in concrete terms in several different ways. The transition from an industrialized society to a knowledge-based society is, however, a benchmark from which today’s Western societies are understood. Derived from this transition is the dichotomy of *modernity* and *late modernity*, where in the latter and present period “...the consequences of modernity are becoming more radicalized and universalized than before” (Giddens, 1990: 3). Whereas the institutions of modernity, such as tradition, culture, and belief systems,

influenced all aspects of people's lives, "...the defining feature of the present era is a recognition of the imperative to decide" (Beck and Lau, 2005: 531). The individualization process refers, in other words, to changes in the way persons live their lives and it is argued that persons nowadays to a larger extent have to make their own decisions.

The driving mechanisms behind these developments are diverse, but embraced in contemporary discussion about individualization are the premises of growing risks and strategic life course calculations (Beck, 1992; Giddens, 1990; Beck and Beck-Gernsheim, 2002). Due to a general insecurity (caused by such factors as flexible job markets) individuals have to choose among several courses of action, choices that often require a high knowledge level. Thus, in contemporary society it is not enough to rely on "old" sources of identity like class, occupational identities, religion, or traditional gender roles when deciding what to do.

The freedom to choose among a range of options also means that individuals will have to deal with the inherent uncertainty of their choices. For instance, according to Giddens (1990) everyone who plans to marry will have in mind the relatively high divorce risk, and knowledge of other ways in which family institutions have changed. In deciding whether to marry or not, they will make calculations of this risk, whether their knowledge is correct or not. This *reflexivity*, where "...thought and action are constantly refracted back upon one another" (Giddens, 1990: 38), makes it insufficient to sanction a practice simply because it is traditional. In line with this it is claimed that individualism tends to make intimate relationships more democratic. This is because individuals who live together must constantly negotiate, define, and justify the characteristics of their relationship on an ongoing basis (Beck and Beck-Gernsheim, 1995). In other words, it is assumed that individuals find relationships that meet their needs, and Giddens (1992) suggests that the present-day ideal is what he calls the "pure relationship," an arrangement in which persons stay together in a union only in so far as both partners are satisfied with the intimacy and love it provides.

The process of individualization and the arguably growing importance of romantic love could imply that socioeconomic variables are becoming less important in the domain of union formation and relationship behavior. In addition, a common understanding is that cohabitation is partly a result of such long-term cultural trends during the 20th century, including an emphasis on emotional satisfaction, and romantic love in partnerships (Cherlin, 2004). Moreover, cohabitation may be a temporary phase and a flexible partnership type associated with an overall destandardization of the life course (Mills, Blossfeld, and Klijzing, 2005). Reflecting these cultural trends, it is often argued that cohabitation is selective of more

individualistic and nontraditional individuals (Smock, 2000). In the mid 1990s, Knudsen and Wærness (1996) found an overall decline in the support for marriage in Norway and Sweden. As marriage no longer is the only accepted union type, and individuals to a greater extent choose themselves whether or not to marry, they concluded that this was consistent with the individualization hypothesis.

In addition, there are fewer formalities when entering and dissolving cohabitational unions. According to Mills (2000) cohabitation is a prime example on the decline and transformation of explicit ritualized life course events which characterized modernity. If cohabitation is a shorter-lived and more informal living arrangement than marriage and the choice to cohabit reflects an ideology rejecting tradition, stressing romantic love and self-fulfillment, cohabitators could be less influenced by socioeconomic variables than those marrying directly.

2.5 Cohabitation: Common but complex

As cohabitation has become increasingly popular, researchers have asked whether cohabitation should be understood as a temporary phase before marriage (i.e., as an inversion in the timing of the two events (marrying and cohabiting)) or an alternative to marriage (i.e., a decision not to marry). In this last view, cohabitation is similar to marriage in that it offers a shared household, an arena for intimacy, childbearing etcetera, and the choice to cohabit may reflect ideology or a choice of lifestyle. Finally, cohabitation can be seen as an alternative to being single. That is, cohabitators could resemble single men and women more closely than those married (e.g., Heuveline and Timberlake, 2004; Prinz, 1995; Smock, 2000). Heuveline and Timberlake (2004) classified 17 Western countries, Sweden among them, and they argued that Sweden has reached "...the end point in the emergence of cohabitation as a family-building institution, when cohabitation eventually evolves to be almost indistinguishable from marriage" (Heuveline and Timberlake, 2004: 1225). Although Norway was not addressed in this study, cohabitation has, like in Sweden, been an established phenomenon in the country for several decades. It is therefore reasonable to assume that also Norway would fit into their "indistinguishable from marriage" category.

The fertility behavior of cohabiting couples is a key factor in the status of cohabitation as institution. It is often argued that the more cohabitation enters "the arena for reproduction" the more it is likely to be a substitute for marriage (Smock, 2000). Indeed, a typical characteristic of cohabitation in Norway is the high proportion of births to cohabiting couples: About half of all first births are to cohabiting couples (Statistics Norway, 2009b).⁶ Also, the mean duration of

cohabiting partnerships has increased. Taken together, about three-quarter of all existing cohabitations in Norway have lived together for a minimum of two years or have common children (Noack and Seierstad, 2003). These couples are often defined as marriage-like in the official statistics. And, although cohabitation generally has been most popular among people of lower socioeconomic status (Kravdal, 1999), recent findings suggest that cohabiting parental couples and their married counterparts are getting more equal with regard to socioeconomic characteristics (Skrede, Wiik, and Seierstad, 2007).

Cohabitation is widely accepted as a way of living together even when there are children in the relationship, and the general acceptance of cohabitation in the Norwegian population has been increasing for many years. Nonetheless, only 5% preferred cohabitation for ideological reasons in 2001, and the proportion maintaining this view has, in spite of the increase in cohabitation, changed little since the late 1980s (Noack and Seierstad, 2003). Further, even in a society where unmarried cohabitation is very common, marriage is viewed as a public declaration of commitment: When asked to agree or disagree with a statement that the wedding ceremony shows that the couple is really serious about the relationship, 56% of the respondents of the *New Families Survey* ($N = 6, 317$) (partly) agreed. As one would expect, a lower share of those cohabiting agree with this statement than those married.

In terms of public policy, cohabiting couples have many of the same rights and obligations as married couples in Norway. This is especially true for the most marriage-like cohabitators (i.e., those who have lived together for a minimum of two years or have common children) which are more or less equalized with those married in public law areas like social security, pensions and taxes. There are few economic incentives to marry, such as more favorable taxation to married couples. In some cases, it may be more economically profitable to live in cohabitation rather than in a marriage and vice versa. The type of regulations and the way they are shaped are, however, not well suited for strategic behavior (Noack, 2001). In the area of private law, it is left to cohabitators themselves to make private agreements on for instance inheritance. There are, however, still few cohabitators (14%) who have any form of written agreement on what to do in case of a break-up (Lyngstad and Noack, 2003).

Married couples who want a divorce normally have to go through a separation period of one year. In most cases a divorce license is an administrative procedure, and very few cases are brought to court. There is no compulsory separation period for cohabiting couples who want to break up. They can end their relationship immediately and are free to start a new union without any form of license from the authorities. Married as well as cohabiting parental couples with

children under the age of 16 are, however, required to attend mediation proceedings. Both parents, whether they live together or not, are obliged to financially support their children. (See for instance Noack (2001) for a review on the official policy on cohabitation in Norway.)

The strong position of unmarried cohabitation in Norway may be a result of a long tradition of the living arrangement (Noack, 2001), but the social security system may also have played an important role. The Scandinavian welfare system has been characterized as “defamilialized,” a model in which the state has taken over many economic obligations that in other countries are considered as duties of the family (Esping-Andersen, 1999). For instance, the Norwegian support to single parents with small children is universal. The transitory allowance will, however, depend on the income of the single parent. The custodial parent will usually receive a fixed maintenance from the State, which in turn claims a reimbursement from the non-custodial parent. In addition, single parents receive higher cash benefits. A social security system which gives generous help to single parent families may indirectly weaken the traditional provider position of marriage (Gähler, 2004).

3.0 Data sources and methodology

To assess current trends in union formation and relationship behavior in Norway one cannot rely solely on register data as they do not contain information on cohabitators without common children. And, cohabiting couples with common children were not registered as a separate category within the family statistics before 1987. Therefore, both survey data and register data were used.

The current dissertation draws mainly on data from the Norwegian *New families Survey*. In addition, data from the Swedish survey *Family and Working Life in the 21st Century* were combined with data from the Norwegian survey in two of the papers (papers 3 and 4). I have also utilized data on married and cohabiting parental couples from administrative registers in one paper (paper 2). In addition, the survey data were supplemented with data on education (individual and parental), annual income, and place of residence from administrative registers.

3.1 Survey data

3.1.1 The New families survey

Four out of five papers in this dissertation employ data from *The New Families Survey*, a

postal survey on issues dealing with marriage and family conducted by Statistics Norway in 2003. The respondents of this survey were born in the mid 1950s until the late 1970s, a period characterized by changes in the areas of family, intimate relationships and sexuality. Particularly, cohabitation became gradually more widespread, accepted and institutionalized during this period. The respondents thus belong to what may be labeled “generations of cohabitation”, and their behavior should be well suited to throw light on new patterns of union formation and family behavior. The survey is part of the research project *New family patterns - new challenges to welfare policies* funded by the Research council of Norway. This project focuses on different aspects of the development of fertility and family patterns with special emphasis on challenges to public policy.

The sample was drawn from the population database BEBAS, which includes all persons living in Norway. The target population of the survey was based on a nationally representative random sample of the nonimmigrant population (i.e., men and women with at least one Norwegian-born parent) aged 20-47 ($N = 10,000$). Immigrants, defined as individuals with no Norwegian-born parents, were not sampled due to their markedly different demographic behavior. To reflect age and gender differences in the family building pattern, the population was stratified according to age and sex. Thus, the female respondents were in the age group 20-44, whereas the men were somewhat older, 23-47 years old.

6,317 respondents completed the mail questionnaire. Calculated on the basis of the number of completed and partial interviews divided by the number of eligible reporting units in the sample, this gave an overall response rate of 63.3%, which is as expected for a postal survey such as this in Norway. Considering age and place of residence, there was little deviation among the gross and net sample. Nonresponse was slightly more common among men (42%) than women (31%), perhaps because women in general are more interested in the subject matter of marriage and family. Nonetheless, the main sample is representative of the Norwegian nonimmigrant population in the age groups of current interest (Wiecek, 2003).

3.1.2 Family and working life in the 21st century

In two of the papers (Papers 3 and 4) I utilize data from the second wave of the Swedish postal survey of *Family and Working Life in the 21st Century* carried out by Statistics Sweden in 2003. The project *Family and Working Life in Sweden* (YAPS) started in 1998. The first wave was carried out in 1999 and a third wave of the survey was carried out in 2009. The Swedish Council for Working Life and Social Research (FAS) and the Swedish Research

Council financially supported the data collection.

The original data set comprises a sample of individuals with two Swedish-born parents who were 22, 26, 30, or 34 years old at the time of the survey ($N = 2,273$). The response rate was 70.7%, and the sample is representative of the Swedish nonimmigrant population (Statistics Sweden, 2003). The mail questionnaire included questions about plans, expectations and attitudes regarding family and working life. Information about their current situation and background characteristics was also included.

In the analyses of papers 3 and 4, data from the *New Families Survey* and *Family and Working Life in the 21st Century* were pooled. As the wordings and scaling are very similar for most of the questions used, comparisons across country were mostly unproblematic. Sampling designs differ slightly between the two surveys, however. The Norwegian main sample consists of men aged 23 to 47 and women aged 20 to 44 years who have at least one Norwegian-born parent, whereas the Swedish data set comprises a sample of individuals with two Swedish-born parents who were 22, 26, 30, or 34 years old at the time of the survey. Therefore, these analyses were restricted to individuals aged 25 to 35. As most variables are equally distributed between the two sub samples, no weights were used in the analyses of the pooled data.

3.2 Register data

The data from both surveys were supplemented with data from administrative registers. Provided that the respondents give their consent, such linking of data is facilitated through a system of universal ID numbers. These personal identity codes are non-identifiable when used in research. (See for instance Røed and Raaum (2003) for an overview on the use of data from administrative registers in research.) In this way, the data obtained from the *New Families Survey* were supplemented with longitudinal register data on respondents' education, income, place of residence, and parental education. The Swedish survey data were supplemented with register data on respondents' education.

3.2.1 The Couple cohort register

In paper 2, I employ Norwegian register data to assess the educational composition of cohabiting and married parental couples. The data set is based on linking of register information at the individual level from various registers to the basic information on births from the birth registers. The Norwegian population register contains personal ID numbers and

a family number, which makes it possible to identify cohabiting couples with common children. The data set utilized here contains information on family status and individual characteristics (i.e., level of education, annual income, country of birth, region of residence, age, previous children) of all couples with their first common child born in the period from 1987, when cohabitators with common children were registered as a separate category for the first time, through 2001. Using this system of personal ID numbers, data on union type was assessed by linking the birth files to the family status files by t and $t+1$, where t is the year when the couple's first child was born.

The family status of the couples is observed once a year (by January 1). Therefore, data on union type one year after the year of childbirth ($t+1$) were used. It is thereby allowed for time lags in registration of new addresses among the cohabitators, and couples are granted an equal amount of time to formalize a possible new family status. Couples who broke up during year $t+1$ ($n = 74,424$) as well as those where one or both partners have missing values on education ($n = 31,779$) were excluded. From the original data set of 422,044 couples, the analyses thus draw on a sub population of 315,841 couples. Of these, 55.4% were cohabitators.

3.3 Methodology

3.3.1 Event history analysis

Discrete time event history analysis was used to estimate the timing of first union formation in paper 1. Event history analysis is a series of methodologies for the analysis of longitudinal data on the occurrence of events. As it is possible to include censored cases (i.e., observations where the value on the dependent variable is unknown) as well as time varying independent variables (i.e., variables that change in value over the observation period) serious bias and loss of important information are avoided. In discrete time event history analysis, the hazard rate is the conditional probability that an event will occur at a particular time to a particular individual given that (s) he has not yet experienced this event (Allison, 1984).

The event history analyses were applied to a data file where retrospective union histories were converted into person-month observations. In this data file, respondent's union status and the other time varying covariates were updated monthly. The observation started when respondents were 15 years old and ceased upon first union formation. Respondents who had not partnered by the end of the observation period (December 31, 2002) were censored. In paper 1 the transition from being single to first marriage or cohabitation was modeled. In

event history models, the person-months of risk are pooled, and the effects of the independent variables on the dependent variable are estimated using regression techniques (Allison, 1984).

3.3.2 Regression with categorical outcomes: Binomial and multinomial logistic regression

In three papers (papers 3, 4, and 5) I use binomial logistic regression models given the dichotomous dependent variables (i.e., intentions to marry vs. no intentions to marry; being committed, satisfied, or having breakup plans vs. not being committed, satisfied or not having breakup plans; keep the birth given surname vs. change the surname to that of the husband). In all papers, the logit coefficients are interpreted as odds ratios (exponentiated β 's). The odds ratio is the probability of the event divided by the probability of the nonevent. For instance, in paper 5 the odds ratio is the relatively higher or lower likelihood that a woman in one group will be a name keeper compared with one in the reference group.

In paper 1, multinomial logistic regression analysis was used to model the conditional probability of first union formation versus none in month t , given no union formation before t . Two equations were estimated simultaneously: The log-odds of cohabitation versus no union formation, and the log-odds of marriage versus no union formation. In paper 2, I used multinomial logistic regression to model educational homogamy (base) versus women's hypergamy (i.e., to "partner up") and men's hypogamy (i.e., to "partner down") or women's hypogamy and men's hypergamy among parents who were either married or living as cohabitators at the onset of the year after they got their first common child. Given the nominal outcome variables, this is a reasonable approach (Long, 1997).

When population data are used, traditional tests of significance may lose some of their justification. That is, although the sizes of the effects are relatively modest most p -values will indicate highly significant parameters because the standard errors are very small. Nonetheless, individual life histories may be seen as "... realizations of stochastic processes each of which is subject to random variation, and that this should be taken into account even when the set of observations contains all members of a population or population segment." (Hoem, 2008: 439). In paper 2, findings are treated as statistically significant when they reach the 1%-level.

3.4 Cohabitation: Conceptual ambiguity and remembrance

The *New Families Survey* includes retrospective information about respondent's union histories (timing, type of union and occurrence). It is, however, important to bear in mind that

retrospective life course data may have their flaws. As discussed above, it is not a straightforward task to answer the question “what is cohabitation?” For instance, because some cohabitators cycle in and out of co-residence or reside together only part time, inconsistencies may be generated by conceptual ambiguity. Also, the line between dating and cohabitation may in many cases be quite fuzzy (Manning and Smock, 2005).

Another source of inconsistency is the fact that our remembrance of things in the past may be affected by events closer to the present. That is, individuals could project their current union status into the past (Teitler, Reichman and Koball, 2006). Manning and Smock (2005) and Hayford and Morgan (2008) have also found that there are unresolved issues with regard to specifying the initiation and termination of cohabitation when retrospective data are used. For instance, comparing data from four U.S. family surveys Hayford and Morgan (2008) showed that retrospective cohabitation histories tend to underestimate the rates of cohabitation in distant periods relative to rates estimated closer to the date of survey.

Not only individuals’ own conception of an event but also its ritualization could affect memory (Mills, 2000). For instance, marriage is more than cohabitation a landmark event, and through symbols like wedding rings and photos it may be easier to remember when one got married compared to the initiation of a cohabiting union. Consequently, comparing first union formation among Dutch women and men, Mills (2000) found that a significantly higher share did not remember the month of their first cohabitation compared to first marriage.

Although actual reports should yield more precise estimates of cohabitation, retrospective union histories are often the only available data as register data do not contain information on cohabitators without common children. And, since relationships are salient to individuals, and because they are markers individuals rely on when remembering (Smith and Thomas, 2003) and are frequently reminded of (Wu, Martin, and Long, 2001), retrospective reports of these relationships should nonetheless produce reasonably accurate data.

Ideally, by comparing data on couple level, one would be able to assess whether respondents’ reports on cohabitation were biased. In lack of such data the analyses in paper 1 were restricted to first cohabiting unions with duration of six months or more. I chose this method because for most people it should be easier to recall (first) unions that have lasted for longer periods. Also, this may reduce bias due to conceptual ambiguity. In papers 3 and 4, where the focus is on respondents’ current relationships, no such limitations were made.

4.0 Summary of papers 1 to 5

4.1 Paper 1: ‘You'd better wait!’ Socio-economic background and timing of first marriage versus first cohabitation’

This paper examined the impact of parents' education and economic resources on timing of first union among a representative sample of men and women entering their first cohabitation or marriage between 1970 and 2002 ($N = 6, 317$). The following hypotheses were investigated: First, persons with wealthier and higher educated parents enter their first union at a later age than persons whose parents are less educated and well off. Second, socioeconomic background influences the timing of first cohabitation less than direct marriage. Third, the delaying effects of socioeconomic background decreases as children age, and women are more influenced by their parents' resources than men. Lastly, the relation between socioeconomic background and union timing could decrease over historical time.

90% of first unions were cohabitations whereas the remaining 10% married directly.

Overall, the results of this study lend support to the main hypothesis of a negative relation between socioeconomic background and timing of first union: Men and women whose parents have higher education defer their first cohabitations compared with persons whose parents' education is lower. Persons reporting economic well-being in the childhood family, on the other hand, defer entry into first marriage. The results also show that parental education was a more important determinant of marriage timing earlier. As no other interactions between socioeconomic background and period were found, the hypothesis of a diminishing effect of socioeconomic origin by historical time was thus only partly confirmed. The negative association between parental education and union timing was stronger for persons entering their first cohabitation at a younger age. The data used here do not support the hypothesis that women are more influenced by parental resources than men.

4.2 Paper 2: ‘Changing gender and family relations and partner choice: Educational homogamy among married and cohabiting parental couples in Norway’

Although some studies have considered homogamy among cohabitators, previous research is mostly based on married couples. In addition to an increasing share of couples living as cohabitators, more women undertake higher education and participate in the paid labor force. These developments suggest a changing pattern of mate selection. Using Norwegian register data on all couples who got their first common child in the period from 1987 through 2001(N

= 315,841), and analyzing the likelihood that these couples were educational homogamous or heterogamous at the onset of the year following the childbirth, the findings of this paper reveal that there have been important changes in the educational composition of parental couples.

First, cohabiting parental couples are more likely than those married to be educational homogamous. More precisely, cohabiting parental couples have lower likelihood of female hypergamy (i.e., that women “cohabit up”) relative to being homogamous. And, though failing to reach statistical significance, cohabiting couples are less likely than those married to consist of partners where the women have a higher level of education than the men.

Second, the results of this study indicate that the likelihood of female educational hypergamy has decreased during the observation period. Correspondingly, I find a higher likelihood of male educational hypergamy among those giving birth to their first common child in the most recent period (2000-2002) relative to those who got their first child between 1994 and 1996.

4.3 Paper 3: ‘Love or money? Marriage intentions among young cohabitators in Norway and Sweden’

Using survey data from Norway and Sweden this paper investigated marriage intentions among cohabitators aged 25-35 ($N = 1,552$). In particular, we set out to assess whether “love,” as measured by cohabitators’ level of union commitment and satisfaction, or socioeconomic variables are the most important predictors of cohabitators’ marriage intentions.

One in five young cohabitators from the two countries is planning to marry their current partner within two years. Consistent with previous findings, the results of this paper confirm that being university educated and having a highly educated partner significantly increase the likelihood that cohabitators intend to marry within the next two years. At the same time, our models show that cohabitators’ relationship assessments are strongly associated with their plans to marry: Being most satisfied with and committed to the current union increase the likelihood of intending to marry relative to those moderately to less satisfied and committed.

Separate analyses for men and women revealed that the positive associations between education and annual income and having concrete plans to marry were significantly stronger for the male cohabitators compared with their female counterparts. Moreover, both men and women are more likely to have marriage plans when their partners’ have a higher level of education than themselves. These analyses further show that the having a partner with a

higher annual income is a significantly stronger predictor of male cohabitators' marriage plans compared with their female counterparts. Analyzing men and women separately we also found that union commitment influences only the marriage plans of the female sub sample.

4.4 Paper 4: 'A study of commitment and relationship quality in Sweden and Norway'

Using survey data from Norway and Sweden ($N = 2,923$) this paper assessed relationship seriousness, relationship satisfaction, and breakup plans among cohabiting and married individuals. The analyses show that married respondents are more committed and report higher levels of relationship quality than cohabitators without marriage plans. Female cohabitators with marriage plans are, however, more serious about the union than their male counterparts, and the difference between cohabitators and those married in relationship seriousness decreases with duration. Next, cohabitators with one child are more serious than the childless, whereas marriage prone cohabitators having more than one child are less satisfied than the childless.

Relationship commitment and quality are associated with a range of socioeconomic and demographic variables as well. First, women and religious individuals are more serious about their relationships than men and the nonreligious. Also, having a high-earning partner and being home owners are positively related to relationship seriousness. Older respondents are less likely to be satisfied relative to younger ones, whereas age homogamous couples are more satisfied than the heterogamous. The probability of being satisfied is at its highest for the childless and those living in unions of shorter duration. University educated individuals are, on the other hand, less satisfied than the lower educated, whereas having a high-earning partner is positively associated with satisfaction. The likelihood of having breakup plans is at its highest for those who have lived together for three to six years and couples with step children. Education homogamy and home ownership are negatively related to breakup plans.

4.5 Paper 5: 'Women's choice of surname upon marriage in Norway'

Using a sample of women 20-44 years of age who married for the first time between 1980 and 2002 ($N = 1,276$), this study examined women's choice of surname upon marriage. We analyze the importance of women's socioeconomic status as well as their attitudes about family values, ideal work-family roles, and the importance of paid labor. We also addressed the effect of demographic factors on women's marital naming. Finally, temporal trends in

marital naming in the period from 1980 through 2002 were explored.

Marital naming continues to conform to a traditional pattern: 20% of the women retained their birth-given name, whereas 80% changed their surnames to that of their husband (i.e., changed to their husband's surname with or without their birth-given surname as a middle name). The odds of being a name keeper increased with women's level of education, as well as with the education of their mothers. Our results also confirm previous findings that holding egalitarian ideals of parental sharing of work-family responsibilities and having aspirations for paid labor increase the odds of keeping one's name. Moreover, older brides were more inclined to be keepers than younger brides.

Women's increasing education and economic independence, and changes in marriage and the social institution of the family (i.e., a rise in age at first marriage and more cohabitation, divorce, and remarriage), suggest a rising likelihood of name keeping over time (1980-2002). Controlling for the factors influencing marital name keeping, however, women marrying between 1990 and 2002 were less likely to be name keepers than those marrying in the 1980s.

5.0 Discussion

Initially, three broad groups of research questions were posed. Through the five papers, five corresponding research questions have been answered in the following way:

5.1 When: Socioeconomic family background and timing of first union

i) What is the association between socioeconomic family background and timing of first cohabitation vs. first marriage?

There is a negative association between socioeconomic background and the timing of first union in Norway. That is, timing of first cohabitation is more rapid among those with lower educated parents, whereas direct entrance into marriage is delayed by growing up in a wealthier childhood home.

Parental education affects the timing of first cohabitation independently of respondent's economic situation during childhood, individuals' own education and income, school enrollment, and the other variables included. There is, in other words, a direct association between parental education and timing of first cohabitation, and this finding could stem from childhood socialization and social control. Parents' explicit and implicit signals on when and

with whom their offspring ought to mate could be of particular importance, and this finding could mean that highly educated parents themselves are more aware of potential costs of an early union formation. In line with this assumption, Billari and Liefbroer (2007) found that (perceived) parental norms on when to leave the home influenced the actual behavior of Dutch young adults. And, as demographic norms vary according to socioeconomic factors like education level (Liefbroer and Billari, 2009), differences in parental norms may explain the observed association between socioeconomic background and timing of first union.

Also, parents with higher education might themselves have delayed their first unions, projecting their own age-specific preferences on when they think their children should enter the first union. There is evidence for such an intergenerational transfer of first birth timing (Barber, 2001; Rijken and Liefbroer, 2008), and that parental pressure for grandchildren increases the likelihood that young men and women enter a union (Barber and Axinn, 1998). Unfortunately, our data do not provide information neither about parents' union timing nor their timing preferences. Nonetheless, as the negative effect of parental education is weaker for persons entering their first cohabitation at a later age, parental preferences may be more important at earlier ages.

Regarding the postponement of first marriage among individuals from *privileged economic backgrounds*, it seems likely that parents' economic resources positively influence their ability to sanction offspring's first marriage. That is, wealthier parents may be more successful in persuading their offspring to marry at a later stage in their lives. Also, economic well being in the upbringing could reduce the push to leave home in early adulthood or lead to increased consumption aspirations.

Additionally, the delaying effects of socioeconomic background could stem from individuals' rational search behavior. The results from this research are in line with the suggestion stemming from search theory that individuals seek partners who maximize the outcome of entering a union. Taken with the assumption that individuals' assessment of costs and benefits are structured by the socioeconomic conditions in their families of origin, individuals search for a mate with similar or higher socioeconomic status in order to lower the likelihood of downward mobility. Such utility maximizing behavior could make it particularly worthwhile for individuals with advantaged backgrounds to delay first union formation. Moreover, the "costs" of dissolving cohabiting unions might be lower compared with marriages. Consequently, cohabitators could more frequently be in search of a better match even though still living in a partnership. As cohabitation for some could be an alternative to a

costly search for a spouse and persons from wealthier backgrounds might prefer partners whose socioeconomic prospects are good, this could explain the finding that individuals from economically advantaged childhood homes defer their first marriage more than cohabitation.

The findings of this dissertation show that the advent of cohabitation as an alternative union form has not weakened the impact of parental socioeconomic resources. The divergent effects of parental economic resources and education on marriage and cohabitation do nonetheless confirm that the two union types are diverse: Parents' cultural resources (i.e., education) matter more for entrance into cohabitation whereas their material resources matter most for marriage timing. Researchers have found differences between people who cohabit and those who marry on several variables ranging from an elevated dissolution risk in cohabiting couples (Jensen and Clausen, 2003; Liefbroer and Dourleijn, 2006; Texmon, 1999) to variations in use of leisure time (Smock, 2000) and sexual activity (Yabiku and Gager, 2009). One explanation given is that cohabitators are selected, i.e. that the characteristics selecting people into cohabitation in themselves account for these differentials. The results from paper 1 indicate that the reverse may be the case for first union formation in Norway. In other words, the rise in cohabitation as first union may have altered the meaning of marriage thus reducing the impact of socioeconomic background on marital timing. These findings imply that parental education was a more important determinant of marriage timing earlier when marriage was the standard route into a partnership. Today, marrying directly has become nonstandard behavior particularly associated with religiosity.

5.2 With whom: Education and partner choice

ii) Do changes in union formation and gender roles imply a changing pattern of partner choice with regard to partners' education?

Changes in union formation and gender roles do imply a changing pattern of partner choice: Paper 2 shows that cohabiting parental couples are more likely than those married to be educational homogamous and that the likelihood of female educational hypergamy has decreased during the observation period. Correspondingly, there is a higher likelihood of male educational hypergamy among those giving birth to their first common child in the most recent period (2000-2002) relative to those who got their first child between 1994 and 1996.

These findings indicate, first, that cohabitation and marriage are qualitatively different union types. Cohabitators and those married could, in other words, seek different types of partners. According to the so called "lesser bond hypothesis" cohabitators seek equality in their

relationships (Raymo and Xie, 2000; Schoen and Weinick, 1993). As mentioned above, there is some evidence that cohabitators in general are more individualistic, egalitarian, and non-traditional (Brines and Joyner, 1999; Smock, 2000). Cohabitation is also associated with greater economic equality in relationships (Heimdal and Houseknecht, 2003). The fact that female cohabitators are less likely to partner a man whose education is higher conforms further to the notion that cohabitators are more egalitarian and less traditional. The relation between cohabitation and the likelihood of couples being educationally homogamous or heterogamous has, however, changed over the period under study: The likelihood of both male and female hypergamy was lower among cohabitators than those married in the two most recent periods compared with the earliest period. Cohabitators are, in other words, increasingly likely to be educationally homogamous.

On the other hand, the cohabitators in the present study have common children. As they have already been selected into parenthood, this could imply that they are more marriage-like than cohabitators in general. Further, it is likely that couples who are most similar are selected into parenthood (e.g., parents may want to secure that the traits they prefer are carried on to their children). To assess whether the same pattern of educational homogamy exists among non-parental couples, and whether or not cohabiting couples in general are more likely to be educationally homogamous than those married, one cannot rely on register data. Future research would benefit by investigating educational homogamy among cohabiting and married couples using data representative of all couples.

Moreover, studies comparing cohabitators and those married ought to take into account the diverse nature of cohabitation. For instance, as shown in paper 4 cohabitators with and without marriage plans differ with respect to commitment and relationship quality. Further, only one in four 4-year olds live with cohabiting biological parents in Norway (Statistics Norway, 2009e). In other words, as most married parental couples cohabit prior to marriage and many cohabiting parental couples marry eventually, “married” and “cohabiting” (at the time of the first birth) are not fixed categories. The differences between the union types could thus be a result of sequencing rather than fundamentally different characteristics.

Further, the results of paper 2 indicate that the probability that a woman will partner a man whose level of education is higher has decreased during the observation period. Correspondingly, I find a higher likelihood of male educational hypergamy among those giving birth to their first common child in the most recent period (2000-2002) relative to those who got their first child between 1988 and 1990. Although this finding is as expected given

the overall rise in women's educational attainment, these results do nonetheless conform to the suggestion that women's and men's partner preferences have changed. The demise of the traditional male breadwinner model and the fact that most couples today are two-earners may explain these changing partner preferences of women and men. The present study conforms to the argument made by Oppenheimer (1994) that the specialization model is outdated and that it is pooling of partners' resources that is the economic rationale for forming a union today.

To be sure, although this paper gives some evidence of a trend toward less traditional educational composition of couples with regard to their *level* of education, the same may not be true when it comes to partners' *type* of education. For instance, Norwegian women are over-represented in traditional female occupations like nursing and teaching where there is a demand for lower-level university education (Pettersen and Kjeldstad, 2008). Future research should address "traditional" versus "non-traditional" combinations of partners' type of education and investigate possible changes over time and whether cohabitators and those married differ.

5.3 Whether: Marriage plans, relationship assessments and marital naming

5.3.1 Individual socioeconomic resources, gender and marriage intentions

iii) Are relationship assessments more important predictors of marriage intentions among young cohabitators than their socioeconomic resources?

According to the individualization hypothesis romantic love should be a more important predictor of cohabitators' marriage intentions than socioeconomic variables. This should be even more so among young adults. That is, as they have been growing up during the social changes associated with late modernity, they could be more influenced by these changes than previous generations (Furlong and Cartmel, 2006). Nonetheless, the findings of paper 3 confirm that even among young Scandinavian cohabitators there is still a strong positive association between socioeconomic variables and marriage intentions. More precisely, being university educated and having a highly educated partner significantly increase the likelihood that Norwegian as well as Swedish cohabitators in their mid-twenties to mid-thirties intend to marry. At the same time, those most satisfied with and committed to their partnership are more likely intending to marry relative to those less satisfied and committed.

As mentioned above, several studies have concluded that financial issues are important for the decision to marry among cohabitators and that many do not want to marry before they have

obtained financial stability and a suitable standard of living (Gibson-Davis et al, 2005; Moors and Bernhardt, 2009; Smock et al, 2005). Also, it is obviously expensive to give a wedding party, which could be a motive for not choosing to marry (Kalmijn, 2004; Kravdal, 1999). It is further likely that individuals maximize their utility by finding a partner with whom the highest utility level is expected, which could explain our finding that male and female cohabitators alike are more likely to have marriage plans when their partners' have a higher education level than themselves. Additionally, a highly educated partner could bring social status and prestige to the couple, and may thus be a more attractive spouse.

To be sure, education is not only an economic resource or a marker of economic prospects, but also a socio-cultural one. For instance, to complete a university degree will normally mark the transition to the labor market or to adulthood in general. Individuals and couples might therefore postpone marriage to accord with life milestones like finishing education or securing steady employment. Another example is buying a new house. A further possible explanation for the positive relation between education and planning to marry could be that persons with a university level education perhaps are more aware of the judicial differences between the two union types in the two countries (e.g., in the area of private law), or the relatively lower risk of splitting up from a marriage. In fact, supplementary analyses of the Norwegian data used show that university educated persons have better knowledge of the public policy on cohabitation than those with primary education.⁷

To marry could also mark a new stage in a relationship or it could be an indicator of achievement or a way to symbolize difference from cohabitation (Cherlin, 2004). The findings of paper 3 indicate that it is the highest educated and the most committed and satisfied among cohabitators who have the highest probability of planning to marry and thus symbolically demarcate their relationships.

There are important gender differences in which factors influence having concrete intentions to marry: Having a high annual income is a significantly stronger predictor of men's marriage intentions and the positive association between education and marriage plans is stronger for men than women. These gender differences in the importance of annual income and education are in line with prior research showing that the relation between economic resources and planning a marriage is more pronounced for male cohabitators compared with their female counterparts (e.g., Brown, 2000; Duvander, 1999). One reason could be that it is still expected that men, to a larger degree than women, fulfill the breadwinner role. Notwithstanding the major changes in the labor market participation of women, men more

often than women work full-time and generally have higher income than women (Barth and Dale-Olsen, 2004; Eurostat, 2008). The gender difference in the association between annual income and marriage plans could thus be due to a continuing gender division of paid work in the two countries. Interestingly, our analyses show that having a partner with a higher annual income is a significantly stronger predictor of male cohabitators' marriage plans compared with their female counterparts. This finding is in line with the pooling of resources-argument of Oppenheimer (1994) claiming that also men prefer a partner with a high earning potential.

Analyzing men and women separately the results of paper 3 also confirm that union commitment influences only the marriage intentions of the female sub sample. This is similar to the results of Reneflot (2006) finding that Norwegian female cohabitators to a lesser degree than male cohabitators were hesitant to marry for fear of making dissolution harder. One explanation offered is more individualistic attitudes among men. That is, male cohabitators could be less committed and keener on keeping "alternative options" open.⁸

There are important differences between cohabitation and marriage in Scandinavia. For instance cohabitators without marriage plans are significantly less committed to and satisfied with their relationships than both married individuals and cohabitators planning to marry, as shown in paper 4. There is also firm evidence that cohabitation is a less stable union form than marriage, even when couples have common children. Therefore, it is important to assess which groups of cohabitators plan to transform their relationships into a marriage. The findings of paper 3 confirm that there is a clear socioeconomic gradient in having concrete marriage plans. Additionally, studying the marriage intentions of cohabitators increases our knowledge of cohabitation. As the results of this paper show, four out of five young cohabitators are *not* planning to marry their current partner within two years. Although an additional 29% of the cohabitators' intended to marry their partners eventually, this finding implies that the living arrangement for many is an alternative to marriage, at least among those in their mid-twenties to mid-thirties.

It is important to note that this study relies on one partner's report of marriage intentions, and that there could be disagreement between cohabitators' marriage intentions. Future research would benefit by investigating marriage plans issues using couple-level data. A further limitation is the potential discrepancy between marriage expectations and subsequent behavior. As we have used cross sectional data, we do not know whether the cohabitators will fulfill their marriage intentions or not. On the other hand, linking survey data on marriage intentions to marital histories from administrative registers, Wiik, Noack and Lyngstad (2009)

found that about 60% of the Norwegian cohabitators with concrete marriage intentions had realized their plans within five years. Marriage intentions seem, in other words, to be fairly good predictors of cohabitators' subsequent marital behavior.

5.3.2 Union type, individual socioeconomic resources and relationship assessments

iv) Are cohabitators as satisfied with and committed to their relationship as those married and are relationship assessments associated with socioeconomic variables?

Married individuals are more satisfied and committed than are cohabitators without plans to marry their partners within two years. This finding confirms that even in Scandinavia, where cohabitation is widespread, nearly completely socially acceptable and more equal to marriage in terms of public policy than in most other countries, the two union types continue to be diverse. The higher degree of commitment and satisfaction among married individuals can be a consequence of the marriage itself and the norms and values associated with the institution of marriage. The fact that cohabitators in the two countries continue to get married suggests that, for some reason or another, marriage is still the preferred form of living together.

Although the most marriage-like cohabitations are essentially equal to married couples in terms of public policy, there are important differences between the two union forms. This is especially so in the area of private law, which to a large degree is left to cohabitators themselves to regulate by private agreement. And, although a divorce license in most cases is an administrative procedure, married couples who want a divorce normally have to go through a separation period of one year. There is no such compulsory separation period for cohabiting couples who want to break up. They can end their relationship immediately and are free to start a new union without any form of license from the authorities. The varying degree of institutionalization could explain the observed differences between cohabitation and marriage.

There are also differences between entering cohabitation and marriage. Not only the wedding ceremony itself, but several rituals and practices are reserved for marriage. Marriage is an important rite of passage, and as shown by Kaljmin (2004) marriage rituals like the wedding ceremony, wedding photos or going on a honeymoon, reduce uncertainties about the role transition and provide approval for norm-guided behavior. Another example is sharing a common surname, which up until recently has been reserved for married couples (see paper 5). Such symbolic practices and rituals may signal a greater psychological investment in marriage. There are few, if any signs indicating that cohabitators develop alternative ways of marking the start of the co-residential relationships or copy the traditions and rites practiced

among those who marry. For instance, 75% of Norwegian cohabitators had no celebration marking the start of their cohabitation (see paper 1).

On the other hand, selection and not the experience of cohabitation *per se*, could be the reason for marrieds' superior relationship quality and commitment. That is, cohabitation and marriage could attract different types of individuals initially. For instance, cohabitators are more likely to possess characteristics that are associated with union dissolution, like lower socioeconomic status (Kravdal, 1999). Also, as shown in paper 1, cohabitators are overall less religious. Although a range of socioeconomic variables as well as religiousness were controlled for, cohabitators could have certain unobserved attitudes and values that "predispose" them to be less committed and satisfied. Considering that cohabitators with marriage plans are more committed and satisfied than other cohabitators, it seems plausible that there is at least a certain selection effect, and that the degree of satisfaction and commitment are important factors that triggers the transformation of cohabiting relationships into marriages.

The relationship assessments of married and cohabiting individuals are associated with their own as well as the socioeconomic resources of their partners'. To begin with, having a high-earning partner is positively related to relationship seriousness and satisfaction. As mentioned in the theoretical discussion, a higher earning partner is likely to bring status to a couple and this could be one possible explanation. Another reason could be that such a partner to a larger extent will contribute to the household economy. Couples with lower incomes could also suffer from problems like paying the bills or not afford to go on a holiday, problems that their more advantaged counterparts are less likely to experience.

There could, however, be gender differences in the association between individuals' own and their partners' income and relationship assessments. In supplementary analyses of the data used I checked this assumption by interacting the income variables with gender. These analyses revealed that the positive effect on relationship satisfaction of having a "rich" partner was significantly stronger for men than for women.⁹ This finding, as well as the one from paper 3 that having a partner with a higher annual income is a significantly stronger predictor of male cohabitators' marriage plans compared with their female counterparts, corresponds with the theoretical assumption that a women's attractiveness as a partner nowadays, all else equal, depends upon the financial resources she contributes to the household (Raley and Bratter, 2004; Sweeney and Cancian, 2004). Alternatively, women's greater participation in market work and their economic independence may have led them to place less weight on men's economic value when choosing a partner, not that men give more weight to women's

economic value (Press, 2004).

Moreover, the results of paper 4 confirm that home ownership was positively related to relationship seriousness and negatively associated with having break-up plans, perhaps because investment in joint property creates constraints against the breaking up of a relationship. It is also probable that it is the most stable couples who become home owners, as found in the Netherlands (Mulder and Smits, 1999). We also found that education homogamy was negatively associated with having break-up plans, a finding that corresponds with prior research on union dissolution (Goldstein and Harknett, 2006). One explanation could be that educationally homogamous couples are culturally more similar and perhaps understand each other better, which in turn would reduce the level of tension and conflict between partners (DiMaggio and Mohr, 1985; Tynes, 1990). Heterogamous couples, on the other hand, could more often than homogamous ones disagree on basic life goals and priorities. Such disagreements may be emphasized and reinforced when contact with their respective friends and relatives are maintained (Bumpass and Sweet, 1972).

Regarding the association between education and relationship quality, there are mixed evidence from the literature. Whereas most prior studies report no association between education and union happiness (e.g., Amato, Johnson, Booth, and Rogers, 2003; Brown, 2003; Nock, 1995), some find that partners' education attainment is associated with lower levels of satisfaction (Brown and Booth, 1996; Willetts, 2006). Similarly, paper 4 shows that persons with a university level education are less satisfied with their current relationship than the lower educated. Because well-educated individuals are less divorce prone in Norway (Lyngstad, 2006), this negative association between having a university level education and relationship satisfaction was slightly unexpected. It is possible, however, that better educated persons have higher expectations from a partnership. If these expectations are unrealistic, it could result in poorer relationship quality.

5.3.3 Socioeconomic resources, gender role attitudes and marital naming

v) Which factors are related to women's choice of surname upon marriage and has the likelihood of marital name keeping increased over time?

Norway is considered to be among the most gender equal countries of the world and the country has ranked on top of the United Nations' gender empowerment measure for several years (UNDP, 2009). Also, marital naming in Norway has for a quarter of a century been embedded in a gender-neutral law that in practice seems to favor name keeping. Nonetheless,

marital naming continues to conform to a traditional pattern. The results of paper 5 show that only one in five women who married for the first time between 1980 and 2002 kept their birth given surname upon marriage.

There is, however, a clear socioeconomic gradient in women's marital name keeping in Norway. First, higher educated women are more likely to keep their birth given surnames upon marriage, as are daughters of highly educated women. One explanation to the finding that well educated women more often keep their surnames upon marriage can be the generally positive relationship between educational attainment and stronger egalitarian attitudes of women's roles in society (Knudsen and Wærness, 2001; Teigen, 2006). Women with higher education might also be more autonomous and financially independent of their husbands, and this could be another reason why higher educated women are more inclined to keep their birth-given surnames than their less educated counterparts. Additionally, highly educated women may be involved in social networks in which name keeping is commonplace, and their naming can be affected by educational socialization and peer pressure. Similarly, the positive relation between mother's education and name keeping could be due to socialization and normative pressure to continue family traditions. In line with prior research on women's marital naming (Kline et al, 1996; Scheuble and Johnson, 1993), the findings of paper 5 also confirm that women in favor of gender equality (i.e., women who favour an egalitarian division of market work and household work between partners') are more likely to keep their birth given surnames.

Although speculative, it is possible that marital name changing reflects an asymmetry in men's and women's bargaining power and patriarchal relations in the family. In other words, as men have higher income than women (Barth and Dale-Olsen, 2004) the continuing tradition of wives taking the surname of their husbands could be due to wives' lower bargaining power in family decision-making. Marital name keeping could also be a marker of who is the main breadwinner of the family. This suggestion is supported by our findings that women's level of education as well as their aspirations for paid labor market participation influence marital name keeping positively. Also, the fact that older brides were more inclined to be name keepers than younger brides further supports the notion that marital naming could be a result of partners' bargaining position (i.e., older brides could have higher self-esteem and a stronger identity to their given name). Women who marry at a later age may also have embarked on professional careers which they and others associate with their names and which they wish to maintain. The results of paper 5 is thus partly in line with the intra-family

bargaining theory claiming that there is an ongoing bargaining between partners on the basis of their relative individual resources like socioeconomic status.

Unfortunately, the data employed in paper 5 do not provide information about respondents' arguments for being a name keeper versus a name changer. Results from a Norwegian study employing qualitative interviews do nonetheless indicate that women's marital naming choices are motivated by a variety of arguments, practical as well as symbolic (Fjellhaug, 1998). For example, women in favor of retaining their birth-given name frequently argued that their surname was part of their identity and the name other people knew, whereas others wanted to underline their independence in the marriage. Another argument employed by the keepers was a wish to preserve their family name for future generations. In a paper on parents' naming preferences for their children (i.e., if their children should use mother's or father's surname) a substantial proportion favored the use of the "nicest" or least-common surname (Wiik, 2005). The same can apply to women's choice of last name upon marriage, and this could be of special importance if a woman is an only child because there are fewer possibilities that the name is carried on by others in the family. Future work should explore women's personal arguments for marital naming practice in more detail.

The relative likelihood that women choose to keep their birth-given surnames decreased during the period under study: Women marrying between 1990 and 2002 were less likely to be name keepers than those marrying in the 1980s. Two explanations might account for this trend. First, the number of women with higher education and women marrying at relatively high ages has increased over recent cohorts. At the same time, the composition of this group of women has changed. Consequently, at the start of the period, these women were few and may have been selected in several ways. As the level of education in the female population rose and later marriages became more common, this group of women became more like average women. The fact that period of marriage displayed a strong negative effect even when women's educational level and age at marriage were controlled for, confirms this assumption of a cohort effect.

Second, it also seems plausible that there has been a change in factors influencing name choice and their relative importance. For instance, conforming to the tradition of taking the surname of the husband may be one way of symbolically demarcating marriage from cohabitation. In a society where cohabitation is as common and accepted as in Norway, there could be a special need to emphasize that marriage is qualitatively different from living together without being married. Sharing a surname may symbolize the intention of having a

special and enduring relationship or a way of underlining a new civil status.

The fact that the vast majority of Norwegian women choose to change to the surname of their husbands upon marriage implies that there are continued gendered marriage rituals. This is in contrast to the argument of Mills (2000), suggesting that increasing individualization and detraditionalization may have led to a decreasing ritualization of life course transitions. Considering the relative decrease in marital name keeping over time, we may also ask whether gender equality in practice and as a prevailing social norm makes it less important for women to signal equality and autonomy through marital naming.

6.0 Conclusions

The aim of this dissertation was to assess current patterns of socioeconomic inequalities in marriage and cohabitation in Norway. Synthesizing the findings, there clearly are continuing inequalities in union formation and relationship behavior by socioeconomic background (i.e., parental education and the level of economic well being in the childhood family), gender and individuals' own as well as their partners' level of education and income. In other words, I find little support for the assumption arising out of individualization theory that union formation and relationship behavior should be less influenced by socioeconomic variables.

Two additional main conclusions can be made on the basis of these findings:

6.1 Gender and partnerships: Changes and continuity

The prediction of the specialization hypothesis that a woman's socioeconomic resources are inversely related to her likelihood of entering a union has clearly been falsified. Instead, I have shown that the higher education and income women and men have, the higher are their chances of entering first marriage or cohabitation. This is in line with the pooling of resources hypothesis claiming that the union formation of men and women alike is positively influenced by socioeconomic resources. Rather than specialization and trading of gender specific skills and resources, it seems clear that it is pooling of partners' respective resources that is the economic rationale for forming a union today. Furthermore, the likelihood that women partner "up" with regard to education has decreased in the period from 1987 to 2002, indicative of the major increase in Norwegian women's education and paid labor market participation. This trend toward a less traditional educational composition of couple's implies that the roles of men and women in society at large and within couple relationships have changed.

Nonetheless, even in Norway, a country which is considered to be in the forefront of gender equity and family changes, there are continuing traditional gendered patterns in union formation and relationship behavior. First, women continue to change their birth given surnames to that of their husband's upon marriage, a practice that may be understood as a symbolic marker of continuing patriarchic relations within the family. And, the marriage plans of female cohabitators are significantly less affected by their education and annual income compared to their male counterparts, probably due to a continuing gender division of paid work. So, although both partners contribute with their respective resources when forming a union, women may still have relatively more to gain from a marriage in terms of economic resources.

6.2 Cohabitation is diverse

Given the increasing popularity of nonmarital cohabitation, a central aim of this thesis was to assess whether cohabiting and married individuals continue to be diverse or whether the same patterns of socioeconomic inequalities are to be found in both relationship types. Although cohabitators are no less influenced by socioeconomic variables than those married, there still are important differences between the two union types. Most importantly, married individuals are more committed to and satisfied with their unions than cohabitators without marriage plans. Cohabitators with plans to marry their current partners are, on the other hand, no less satisfied with and committed to their relationships than are those already married. Thus, an important conclusion to be drawn from this dissertation is that cohabitators constitute a heterogeneous group.

In the mid 1990s, Knudsen and Wærness (1996) found an overall decline in the support for marriage in Norway and Sweden, a finding the authors argue is in line with the individualization hypothesis. Similarly, the results of this dissertation confirm that marriage is no longer the preferred choice as *first* union: Only one in ten married directly without prior cohabitation in Norway between 1970 and 2002. Additionally, about half of young cohabitators are *not* planning to marry their current partner, implying that the living arrangement for many could be an alternative to marriage, at least when they are in their mid-twenties to mid-thirties. The growing prevalence and acceptance of cohabitation gives firm evidence of changing norms and attitudes in the area of union formation and relationship behavior.

At the same time, most young Norwegians are planning to marry eventually and the majority still ends up getting married. Judging from recent official statistics for 40-year olds,

61% of the men and 71% of the women are or have been married (Statistics Norway, 2009c). In this sense, most individuals experience both cohabitation and marriage during the life course and marriage is “still going strong” in the Norwegian context.

Notes

1. See for instance Andersson, Noack, Seierstad and Weedon-Fekjær (2006) for an updated overview on the demographics of same-sex couples in Norway and Sweden.
2. In paper 2 I utilize data on all couples who gave birth to their first common child in the period from 1987 to 2002, including men and women with no Norwegian born parents.
3. This is also the case in Norway, where cohabitators do not automatically inherit each other. As of July 1 2009, however, the law on inheritance was changed so that cohabitators with common children and cohabiting couples who have lived together for five years or more and have a testament are entitled to a minimum inheritance on up to 4Gs (approximately 280.000 Kroner) (Noack, 2009).
4. The positive association between parental education and children’s education is well documented (e.g., Breen and Jonsson, 2005). There is also evidence that school enrollment discourages union formation (e.g., Kravdal, 1999; Xie et al., 2003). As persons with highly educated parents more often partake in educational activities, this could be an indirect mechanism explaining why they also defer the first union. Most studies of union timing control for individual resources like education and school enrollment, so this indirect association between parental resources and union formation is generally accounted for.
5. In his empirical work, Goldthorpe is mainly concerned with the intergenerational transmission of education, and social mobility in general. Nonetheless, this theoretical framework is applicable to all social action (Goldthorpe, 2000).
6. Nonetheless, the majority of higher order births take place within marriage in Norway, so marriage still seem to be the preferred institution for raising a family (Perelli-Harris et al, 2009).
7. For instance, respondents were asked to verify or falsify the following statement: “In the case of a breakup, there are no differences between marital and cohabiting relationships which have lasted for two years or more.” 85% of those currently living in a co-

residential relationship with a university level education correctly falsified this statement compared with 64% of those with primary education.

8. Alternatively, further analyses show that 84% of the female cohabitators are most committed to their unions as opposed to 75% of the male. This could imply that the less committed female cohabitators to a larger degree than their male counterparts are a selected group.
9. There were no gender differences in the association between educational homogamy and relationship commitment and union quality.

7.0 References

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Paper 1

Paper 2

Paper 3

Love or Money?

Marriage Intentions among Young Cohabitators in Norway and Sweden

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Abstract: Using data from Sweden and Norway on cohabitators aged 25 to 35, we examine the association between socioeconomic resources, relationship quality and commitment and cohabitators' marriage intentions. The individualization process, i.e., the arguably growing importance of individual choice, leads us to expect that relationship assessments are more important predictors of marriage intentions than socioeconomic variables. Nonetheless, multivariate results show that university education and having a partner whose education is higher than one's own increase the likelihood that cohabitators intend to marry. Likewise, being satisfied with and committed to the union is positively related to having marriage plans. Separate analyses for men and women reveal that whereas commitment is positively related to women's marriage intentions, men's marriage intentions are significantly more influenced by their own education, income as well as the income of their partner's. In this sense, one conclusion to be drawn is that both love *and* money are associated with cohabitators' intention to marry.

Keywords: Cohabitation; Marriage intentions; Commitment; Satisfaction; Socioeconomic resources; Sweden; Norway

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Introduction

The literature on differences and similarities between married and cohabiting couples is fairly extensive, in particular with respect to relationship quality and socioeconomic status. For instance, prior studies find that cohabitators in general are less satisfied and less committed (Hansen, Moum, and Shapiro, 2007; Nock, 1995; Stanley, Whitton, and Markman, 2004), poorer and less educated (Kravdal, 1999; Xie, Raymo, and Goyette, 2003), and have higher risk of splitting up, even when they have common children (e.g., Liefbroer and Dourleijn, 2006; Texmon, 1999). A problem with parts of this research is, however, that cohabitation and marriage are not mutually exclusive phenomena. Rather, union formation is more often a process whereby many cohabitators eventually marry. Accordingly, Wiik, Bernhardt, and Noack (2009) found that cohabitators without marriage plans are less serious, less satisfied, and more often consider splitting up than married respondents. On the other hand, cohabitators with plans to marry were found to be more similar to those already married than to cohabitators without marriage plans.

Norway and Sweden are countries where unmarried cohabitation has a long history and where this living arrangement is more widespread than in most other comparable societies. For instance, in both countries over 90% of first partnerships are cohabitations (Duvander, 1999; Wiik, 2009) and about half of all first births are born to cohabiting couples (Statistics Norway, 2009a; Statistics Sweden, 2008). Also, cohabiting couples have many of the same rights and obligations as married couples, and the most marriage-like cohabitators are nearly equalized with those married in public law areas like social security and taxes (Björnberg, 2001; Noack, 2001). Nonetheless, according to official statistics for 45-year olds, 63% of men and 72% of the women in Sweden are or have been married. The corresponding figures for Norway are 70% for men and 81% for women (Statistics Norway, 2009b; Statistics Sweden, 2008). Most cohabitators in the two countries expect to marry eventually (Bernhardt, 2002;

Lyngstad and Noack, 2005).

Taking advantage of recent survey data from Norway and Sweden, this paper investigates the association between own and partner's socioeconomic resources and relationship commitment and satisfaction on the one hand, and the definite marriage plans of cohabitators in their mid-twenties to mid-thirties on the other. The process of individualization and the arguably growing importance of romantic love could imply that socioeconomic variables are becoming less important, particularly among young individuals. By including relationship commitment and satisfaction variables, and controlling for a range of sociodemographic variables, we will try to determine whether "love" or socioeconomic variables are the most important predictors of young cohabitators' marriage intentions. As some factors are differently associated with the likelihood of having marital intentions for male and female cohabitators (e.g., Guzzo, 2009; Reneflot, 2006), we also conduct separate analyses for men and women.

Theoretical background and prior research

Several factors can explain why cohabitators would want to transform their relationship into a marriage. In the following, we mainly focus on socioeconomic resources ("money," i.e., annual income and education of the respondents and their partners) and relationship assessments ("love," i.e., union commitment and satisfaction). The literature on the association between a range of sociodemographic and attitudinal variables and marriage intentions is also reviewed, as they are possible confounders in the relation between socioeconomic variables, relationship assessments and cohabitators' intent to marry.

Economic determinants of marriage intentions among cohabitators

There are potential economic gains from living in a co-residential union as opposed to living single, such as pooling of risks and resources. The classic economic argument about

partnership formation is that individuals maximize their utility by finding a partner with whom the highest utility level is expected (Becker, 1991). This framework stresses the role of specialization: As men traditionally have had higher earning potential than women, the most beneficial is that couples consist of a high earning man and a lower earning woman (Becker, 1991). However, due to union instability and the changing socioeconomic position of women, Oppenheimer (1994) argues that today it is pooling of partners' resources that produces most benefits to those living in a union. Correspondingly, a broad range of empirical research documents that single women and men are more likely to marry or cohabit the higher are their own (e.g., Ono, 2003; Wiik, 2009) as well as their partner's education and earnings (Raley and Bratter 2004; Sweeney and Cancian, 2004).

Regarding cohabitators' marriage expectations, numerous studies find positive effects of socioeconomic factors. First, higher educated male and female cohabitators display a higher likelihood of planning to marry their partner compared with the lower educated (Bernhardt, 2002). Further, Manning and Smock (2002) showed that part-time employment was positively associated with marriage expectations among female cohabitators in the U.S., whereas Wu and Pollard (2000) reported that professional and semi-professional cohabiting men were more apt to marry their partners than their nonprofessional peers. Moreover, the findings of Manning and Smock (2002) indicate that cohabiting couples where both partners have a high socioeconomic status, or couples where female is low and male high, have the highest probability of expecting to marry.

Also, having a partner whose socioeconomic status is high could be positively related to planning to marry. Such a partner is more likely to contribute to the household economy, and could bring social status and prestige to the couple. The effect of partner's socioeconomic standing could, however, depend on the respondent's sex. This is because men still do the majority of paid work and women bear the main responsibility for home work and more often

than men are working part time in Scandinavia (Ellingsæter and Leira, 2006). Women's marriage intentions might therefore be more influenced by their partner's education and earnings than vice versa. In line with this assumption, research from the U.S. documents that the marriage intentions of female cohabitators are more influenced by their partner's earnings than the other way around, and that the positive association between education and having marriage plans is stronger for male cohabitators compared with their female counterparts (Brown, 2000). Similarly, female cohabitators with lower educated partners have lower odds of expecting marriage (Manning and Smock, 2002) or actually marrying (Duvander, 1999), whereas those living with higher-earning partners have greater marriage expectations (Manning and Smock, 2002). A similar pattern has been found in Sweden, where Duvander (1998) showed that female cohabitators' marriage plans were negatively associated with having an unemployed partner. Men, on the other hand, were found to be more likely to plan to marry when their partner was studying rather than working.

Drawing on in-depth interviews with cohabitators from the working and lower middle classes in the U.S., Smock, Manning, and Porter (2005) found that financial issues were important for the decision to marry. Their results showed that these cohabitators did not want to marry before they had obtained an "economic package" including home ownership and financial stability. Correspondingly, financial concerns were an important obstacle to marriage among cohabiting parental couples in the U.S. (Gibson-Davis, Edin, and McLanahan, 2005). In fact, recent research suggests that there is an economic bar for marriage among cohabiting couples in the U.S., and that combined couple earnings are most important for lower educated couples (Holland, 2008). Moreover, as it can be expensive to marry and to have a wedding party, one should expect wealthy individuals and couples to be more marriage prone than the less wealthy. Accordingly, Kravdal (1999) reported that wedding costs was a key motive for not marrying among never-married Norwegian cohabitators

younger than forty-two, whereas Kalmijn (2004) found that an improved financial situation increased the chance of giving a large wedding party in the Netherlands. Or as Edin and Kefalas (2005: 115) put it: “Having the wherewithal to throw a “big” wedding is a vivid display that the couple has achieved enough financial security to do more than live from paycheck to paycheck...”

Relationship assessments and marriage intentions

Although there seems to be a strong association between socioeconomic variables and marriage, love is probably the most important reason to get married in contemporary Western societies. In fact, romantic love is what characterizes the modern marriage (Bellah, 1984; Coontz, 2005). Further, theorists of modernity have argued that the formation of partnerships today could be less influenced by socioeconomic factors and social norms as a result of growing individualization and detraditionalization of personal life (Beck-Gernsheim, 1995; Giddens, 1992). The individualization process refers to changes in the way individuals live their lives, and it is argued that people nowadays to a larger extent have to make their own decisions. In other words, it is assumed that individuals find relationships that meet their needs, and Giddens (1992) suggests that the present-day ideal is what he calls the “pure relationship;” an arrangement in which persons stay together in a union only in so far as both partners are satisfied with the intimacy and love it provides. In a similar fashion, Bellah (1984: 73) argues that romantic love “is a quintessential form of expressive individualism.”

Nonetheless, as pointed out by Amato (2007), surprisingly little empirical research on marriage has tried to incorporate romantic love into their models. Love can be defined as a strong emotional bond between partners that involves sexual desire, a preference to put the other person's or the couple's interests ahead of one's own, and willingness to forgive the other person's transgressions (Amato, 2007: 307). Stanley and Markman (1992) conceive of

interpersonal commitment as having two components, namely “constraint” and “dedication.” Whereas “constraint commitment” captures various actual or perceived costs of exiting a union (i.e., the possible loss of joint property or common friends), “dedication commitment” refers to a desire to be with one’s partner and to prioritize the relationship. Dedication commitment could thus be conceptualized as one component of love, implying that cohabitators who are most committed to their current unions would be more likely to intend to marry than those less committed. Not surprisingly, empirical research confirms that cohabitators who are satisfied with their current partnerships are more likely to marry as opposed to those living in relationships of lower quality (Brown, 2000; Gibson-Davis et al., 2005; Moors and Bernhardt, 2009).

Other non-economic determinants of cohabitators’ decision to marry

Even though having common children increases the chance of marrying a cohabiting partner in the U.S. (Manning and Smock, 1995), (Author’s reference) found no significant effect of parenthood on the marriage plans of young adults in Sweden. There could, however, be gender differences in the effect of children, and as shown by Guzzo (2009), cohabiting women who have children with their partner are more likely to have marriage plans than their male peers. Further, the presence of step children in the household is related to poorer relationship quality (Brown, 2004), as well as a higher perceived divorce risk (Clarke-Stewart and Brentano, 2006; Wiik et al., 2009). Correspondingly, cohabitators whose partners have children from a prior relationship less often intend to marry (Guzzo, 2009). On the other hand, the findings of Moors and Bernhardt (2009) indicate that Swedish childless cohabiting couples planning to have children are more likely to marry.

Union duration could be another factor influencing the intention to marry. As confirmed in prior research, long-lasting cohabitations are less likely to expect marriage (Manning and

Smock, 2002) or to actually marry (Guzzo, 2009). Also, partner homogamy is related to union outcomes, and research confirms that married and cohabiting couples that are heterogamous with respect to traits such as age and education run a higher risk of splitting up than homogamous couples (Brines and Joyner, 1999; Goldstein and Harknett, 2006), whereas educational heterogamy influences marital satisfaction negatively (Tynes, 1990). As partner homogamy could be associated with marital intentions, and as these variables at the same time are related to relationship assessments, we include them as covariates.

Further, religiosity is associated with traditional attitudes toward marriage and family life, and religious young adults have substantially higher marriage rates and lower cohabitation rates than the less religious (Wiik, 2009). Religiosity is also associated with a significant increase in the marriage plans of young men in Norway (Lyngstad and Noack, 2005) and among Swedes in their twenties (Bernhardt, 2002). Also, social approval of living together without being married could influence whether cohabitators decide to get married. Expectations from parents, families of origin, and friends could be of special importance, as confirmed in a Swedish study of choice of union type (Åberg, 2003). In the Netherlands, Kalmijn (2004) showed that individuals whose most friends married directly more often chose to have a church wedding.

Hypotheses

It is probably undisputed that romantic love is the most important reason to enter a union in present-day Western societies. At the same time, most studies on marriage intentions have overlooked the importance of love and instead focused on socioeconomic and demographic factors. As we have argued, union commitment and satisfaction are central dimensions of romantic love. Accordingly, *cohabitators who are more committed to and/or satisfied with their unions should more often have intentions to marry than those less committed and less*

satisfied (Hypothesis 1). Next, the process of individualization, particularly visible among young individuals, and the arguably growing importance of romantic love make us predict a declining importance of socioeconomic variables. Therefore, including both groups of explanatory variables (i.e., relationship assessments and socioeconomic variables) in our models of young cohabitators' marriage intentions we anticipate the former to be more important than the latter: *Union commitment and satisfaction variables are more important predictors of cohabitators' marriage plans than socioeconomic variables* (Hypothesis 2).

Further, as education and income could be differently associated with the likelihood of having marital intentions for male and female cohabitators, we expect to find that *men's marriage intentions are more strongly influenced by their own education and income than is the case for female cohabitators* (Hypothesis 3). Men do the majority of paid work and women bear the main responsibility for home work and work part-time more often than men, even in Scandinavia. Therefore, *women's marriage intentions might be more influenced by their partners' economic resources than vice versa* (Hypothesis 4).

Method

Data

We utilize data from the Swedish survey of *Family and Working Life in the 21st Century*, and the Norwegian *New Families Survey*, two nationally representative postal surveys conducted in 2003 by Statistics Sweden and Statistics Norway for the two countries respectively. Data on respondents' education were taken from administrative registers. The wording and scaling are very similar for most questions, including our outcome variable. Sampling designs, however, differ slightly between the two surveys. The Norwegian sample consists of men aged 23 to 47 and women aged 20 to 44 years who have at least one Norwegian-born parent ($N = 6,317$), whereas the Swedish data set comprise a representative sample of individuals with two

Swedish-born parents who were 22, 26, 30, or 34 years old at the time of the survey ($N = 2,273$). Overall response rates were 63.3 % in Norway and 70.7 % in Sweden. In the present analysis we are interested in individuals aged 25 to 35 who were living as cohabitators at the time of the interview. After excluding respondents younger than 25 ($n = 1,317$, 15.3%) and Norwegian respondents older than 35 ($n = 2,683$, 31.2%), as well as married respondents ($n = 1,326$) and those without a co-residential partner ($n = 1,667$, 19.4%), our final combined data set comprises 1,597 male and female cohabitators.

Dependent variable and approach

Our dependent variable, marriage intentions, was measured by responses to a question asking currently cohabiting respondents whether or not they were planning to marry their partner. For cohabitators with marriage plans the response categories were: *yes, within the next two years*, or *yes, at some later time*. Respondents who plan to marry within the next two years were coded 1, whereas those who intend to marry their partners eventually (29% of the cohabitators) as well as those with no marriage intentions were coded 0. Those who had not responded to the question ($n = 45$, 2.8%) were omitted. To be sure, treating cohabitators with less definite marriage plans as a separate category in multinomial logistic regression models revealed that the effects of the statistically significant independent variables were in the same directions as for cohabitators with definite marriage plans (available on request). Nonetheless, most variables of current interest (education, couple's education and union satisfaction) did not reach statistical significance ($p < .05$) for cohabitators planning to marry eventually (i.e., they are not different from those without marriage plans (base)). Additionally, Wiik, Lyngstad and Noack (2009) found that whereas 63 per cent of Norwegian cohabitators with concrete marriage plans actually had married within five years, the comparable shares for those with less concrete or no plans were 29 and 17. These findings suggest that the main substantive distinction is

between having concrete plans, on the one hand, and having no or less definite plans, on the other.

We use binominal logistic regression given our dichotomous dependent variable. We report two separate models of cohabitators' likelihood of intending to marry their partner within the next two years versus not intending to marry (Table 2). To tap the possible relation between cohabitators' socioeconomic resources and marriage plans, in the first model we analyze the importance of the cohabitators' and their partner's level of annual income and education. In this model, we also control for demographic factors (i.e., age, age homogamy, gender, duration, previous union(s), whether or not the couple has any common children and/or step children, and country). The second model adds the explanatory variables measuring relationship quality and commitment, as well as controls for religiosity, birth plans, and whether most of the cohabitators' friends are married. As these factors could influence male and female cohabitators' marriage plans differently, separate models are also estimated for women and men (Table 3).

Explanatory variables

We include four socioeconomic explanatory variables. The first of these, gross annual income in 2002, was reported by the respondent for him- or herself as well as for the partner in seven categories from "less than 100 000 Kroners" to "500 000 Kroners and over." As the groupings of the original variables differ between the two surveys, these variables were regrouped as a dummy with the value of 1 if he or she was earning a "high" income and 0 otherwise. The threshold for earning a high income was set to more than 300 000 Kroners. Next, we made a variable measuring whether the respondent and his or her partner had the same level of annual income (1), or whether the partner's income was higher (2) or lower (3) than the respondent's. Educational attainment was grouped into two categories depending on whether respondents had completed any education at university level (1) or not (0). Lastly, the educational

composition of the couple is captured by a variable measuring whether they had completed the same level of education (primary, secondary, tertiary) (1), or whether the respondents' partner had a higher (2), or lower (3) education than him-or herself. Information about respondents' education was taken from administrative registers, whereas partners' education was reported by the respondents.

To capture the degree to which cohabitators are satisfied with and committed to their present relationship, we utilize two variables. The first of these, relationship seriousness, was measured by responses to a question asking respondents to rate the seriousness of their present partnership (i.e., to what degree respondents were dedicated to the partnership). The wording and scaling of these questions were, however, slightly different in the two surveys. Whereas the Swedish respondents were asked to range the seriousness of their current union on a scale ranging from 1 to 5 (= *very serious*), the Norwegians scaled their commitment from 1 through 10 (= *very committed*). To make the two data files compatible, we dichotomized the answers according to whether respondents view their unions as more (1) or less (0) serious. Values 9 and 10 in the Norwegian survey and 5 in the Swedish were coded as more serious.¹ Secondly, partnership quality was tapped by asking respondents how *satisfied they were with their current union*. Originally a variable with values ranging from 1 (= *very dissatisfied*) to 5 (= *very satisfied*), this variable was regrouped as a dummy indicating whether respondents were very (value 5 on the original variable) or moderately to less satisfied (values 1, 2, 3, and 4) with their union. The share rating their current relationship as not satisfying was low (only about 6 % have a value 3 or lower), so dichotomizing the variable should be a reasonable approach.

Control variables

Respondents were asked if they plan to have (more) children. Respondents with preferences

for children were coded 1, whereas those without birth plans were coded 0. Religiosity was measured by responses to a question asking respondents to rate the importance that she or he attached to religion on a scale ranging from 1 to 5 in the Norwegian survey and 1 to 3 in the Swedish. We dichotomized this covariate, with 1 meaning that religion was important (values 4 and 5 on the original variable in the Norwegian survey and 3 in the Swedish). Further, to tap any effect of the orientation of friends, we include a variable measuring whether most of the cohabitators' friends were married (1) or not (0).

Next, the respondents were grouped into three age groups: 26, 30, and 34. As the Swedish survey sampled individuals at specific ages whereas the Norwegian sampled individuals over a longer age range, we grouped Norwegians one year older and one year younger together with the actual age group. By subtracting the age of the partner from that of the respondent, we made a dummy to control for age homogamy. When the age difference between the respondent and his or her partner was less than five years, they were coded as age homogamous (1). A four category variable captures the duration of the present co-residential relationship. The four categories are: 0-1 year; 2-4 years; 5-7 years; and 8 years and above. Also, a dummy indicating whether the respondent had experienced previous marital and/or non-marital union(s) (1) or not (0) was incorporated. Another dummy measures any effect of the respondent's sex (0 = men, 1 = women). Further, we include an indicator to control for the presence of biological children in the household, with 1 meaning that the couple had one or more common children. Another indicator measures whether the respondent or his or her partner had prior children who were living in the household (1). Last, a dummy was included to capture any effect of country, with Norwegian respondents being the reference group (0).

Results

Descriptive statistics are presented in Table 1. Of the 1,552 cohabitators who responded to

the question, 20% ($n = 310$) are planning to marry their current partners within the next two years. Table 1 also shows that a significantly higher share ($p < .05$) of the cohabitators who intend to marry have completed an education at university level and have a high annual income (i.e., more than 300,000 Kroners). Further, cohabitators with intent to marry more frequently express a desire to have children in the future and they are significantly more committed to and satisfied with their current unions than cohabitators without intentions to marry. Also, a significantly higher share of cohabitators with marriage plans have friends who are married. Finally, Table 1 shows that more cohabitators with intentions to marry live in age homogamous relationships (± 4 years).

The results from the multivariate models predicting the odds of intending to marry for the full sample are shown in Table 2. First, Model 2 of Table 2 confirms that being university educated significantly increases the odds of intending to marry within the next two years. Controlling for sociodemographic variables and net of the variables related to relationship quality, satisfaction, and plans and evaluations, the odds of planning to marry is more than twice as high for cohabitators who have completed a university level education compared with their lesser educated peers. Further, cohabitators whose partners have a higher education level than themselves are more prone to plan to marry than those who are educational homogamous. Controlling for respondents' other characteristics, having a partner with a higher level of education than oneself is associated with a 92% increase in the odds of intending to marry. Neither individual income nor the income composition of the couples' are significantly associated with cohabitators' marriage plans.

[About here Table 1]

We set out to assess the role of non-economic and non-demographic aspects of the cohabitators and their relationships by examining the effects of relationship satisfaction and the degree of commitment to the current union. As expected, our data confirm that cohabitators

who are most serious and satisfied more often plan to marry their current partner, net of the socioeconomic and sociodemographic variables included. Cohabitors who view their unions as very serious (i.e., committed) and those who are most satisfied with their relationships have more than twice the odds of intending to marry their partners compared with the moderately to less committed and satisfied (see Table 2).

Also, planning to have children is associated with a 40% increase in the odds of intending to marry compared with not having birth plans. Next, comparing cohabitators whose most friends are married with those whose most friends are single or cohabiting, we see that having a majority of married friends is associated with an 86% increase in the odds of planning to marry. We find no statistically significant association between religiousness and marriage plans, probably due to the fact that religious individuals marry directly without cohabiting first (Wiik, 2009). As expected, Model 2 of Table 2 confirms that having common children is positively associated with planning to marry: Respondents who have one or more common children with their current partner are 62 % more prone to report marriage intentions relative to cohabitators without common children.

Comparing Model 1 and 2, we see that the effect of individual annual income loses its effect and becomes statistically nonsignificant ($p < .10$) when including the explanatory variables related to relationship quality, satisfaction, as well as controlling for birth plans, whether or nor the majority of respondents' friends are married, and religiosity. Also, the relation between age homogamy and having marriage plans is reduced and becomes statistically nonsignificant when adding these variables to the equation. The likelihood ratio test contrasting the two models shows that the addition of these variables significantly increases the fit of the model ($\chi^2 = 95.38$ with 5 *df*, $p < .001$). To be sure, as union quality and satisfaction were included simultaneously with birth plans, the marital status of friends, and religiosity, the decreasing effect of income could be due to these variables. Therefore, in

supplementary analyses we only added the relationship assessment variables to the second model. This model confirmed the findings from the one presented here (available on request).

[About here Table 2]

The results from separate analyses for men and women are presented in Table 3. To assess whether the differences between women and men are statistically significant, we have added interaction terms between gender and the other independent variables in a pooled logistic regression model. These models reveal that having completed a tertiary education, having a high annual income, and living with a partner whose annual income is higher than one's own are significantly stronger predictors of men's marriage intentions (statistically significant interactions ($p < .10$)). First, Table 3 shows that male cohabitators with a high annual income (300,000 Kroner or more) are significantly more likely (56%) to have marriage plans compared with their lower earning peers. Next, men whose partners have a higher annual income than themselves are 91% more likely to plan to marry relative to men living with partners with the same income level. Further analyses of the data showed that only 8% of the men had a partner whose level of income was higher than their own compared with 51% of the women. This skewness in the distribution of couples' income could explain the finding that men are more influenced by having a higher earning partner than women. We also note that men and women alike are more likely to have marriage plans when their partners' have a higher education level than themselves.

[About here Table 3]

Age, on the other hand, exerts significantly stronger effects on the marriage intentions of the female respondents. Women in the oldest age group (34 years) are 47% less likely to have definite marriage intentions compared with women who are 30 years old. This finding could be due to selection, i.e., as women in general marry earlier than men, many marriage prone women may already have married. And, although the interaction between this variable and

gender fail to reach statistical significance ($p < .10$), union commitment influences only the marriage intentions of the female sub sample: Women who are most committed to their unions have four times the odds of planning to marry compared with the moderately to less committed.

Regarding the controls, having children from prior unions or intending to have further children, positively influence the marriage intentions of the female sub sample. Also, men whose current unions have lasted for 0 to 1 year or 7 years or more are less likely to have marriage intentions relative to men who have lived their present partner between 2 to 4 years, and religious men are more marriage prone than their nonreligious counterparts. Lastly, the association between having a majority of friends who are married and intending to marry is stronger for women, consistent with the finding of Reneflot (2006) that female cohabitators are more willing to yield to a social pressure to marry. Regarding possible country differences, separate analyses for Sweden and Norway revealed that the effects of the independent variables were similar in the two sub samples (results available on request).

Discussion

Using survey data from Norway and Sweden this paper has investigated marriage intentions among cohabitators aged 25 to 35. In particular, we set out to assess whether “love,” as measured by cohabitators’ level of union commitment and satisfaction, or socioeconomic variables are the most important predictors of cohabitators’ marriage intentions. Consistent with previous findings, our results confirm that being university educated and having a highly educated partner significantly increase the likelihood that cohabitators intend to marry within the next two years. At the same time, our models show that cohabitators’ relationship assessments are strongly associated with their plans to marry: Being most satisfied with and committed to the current union significantly increase the likelihood of intending to marry

relative to those moderately to less satisfied and committed.

These findings lend support to our first hypothesis claiming that cohabitators who are most committed and satisfied should be more likely to have marriage intentions, net of their own and their partners' socioeconomic resources. We have argued that union commitment and satisfaction can be understood as two aspects of romantic love. As most studies on marriage intentions in present-day Western societies have neglected romantic love and instead focused on socioeconomic and demographic factors, the present study has contributed to the literature on marriage intentions by empirically confirming the importance of love.

Next, the individualization hypothesis and the arguably growing importance of romantic love led us to hypothesize that love is a more important predictor of cohabitators' marriage intentions than socioeconomic variables (Hypothesis 2). As the respondents in the present study are in their mid-twenties to mid-thirties, this should be even more so. That is, as they have been growing up during the social changes associated with late modernity, they could be more influenced by these changes than previous generations (Furlong and Cartmel, 2006). In addition, there are few economic motives for marriage in the two countries, such as more favorable taxation to married couples.

Although the effects of individuals' own annual income and having a partner with a lower education lost statistical significance when including the variables related to relationship satisfaction and commitment, the association between individual education and having a higher educated partner and marriage plans remained stable. Given these results, our data only partly confirm the hypothesis that "love" is a more important predictor of young cohabitators' marriage plans than "money." In other words, the findings of the present study confirm that even among young Scandinavian cohabitators there is still a strong positive association between socioeconomic variables and marriage intentions. In this sense, then, one conclusion to be drawn from this study is that both "love" *and* education are associated with the definite

marriage plans of young cohabitators.

On the other hand, regarding the strong positive relation between respondents' education and their marriage intention, education is not only an economic resource or a marker of economic prospects, but also a socio-cultural one. For instance, to complete a university degree will normally mark the transition to the labor market or to adulthood in general. This transition could influence other transitions, like marrying or planning to get married. In a similar fashion, Smock et al. (2005) found that cohabitators preferred not to marry before they had settled down and completed an education and had a steady job, although they could afford to "go downtown" and get married anytime. Another possible explanation for this finding could be that persons with a university level education perhaps are more aware of the judicial differences between the two union types (e.g., in the area of private law (Björnberg, 2001; Noack, 2001)), or the relatively lower risk of splitting up from a marriage. In Scandinavia, cohabitation is widespread and institutionalized, and the practical importance of marriage has declined. Nonetheless, cohabitators continue to get married. To marry could mark a new stage in a relationship or it could be an indicator of achievement or a way to symbolize difference from cohabitation (Cherlin, 2004). Our findings confirm that it is the highest educated and the most committed and satisfied among cohabitators who have the highest probability of planning to marry and thus symbolically demarcate their relationships.

Further, we expected men's marriage intentions to be more strongly influenced by their own education and income than female cohabitators (Hypothesis 3). Correspondingly, separate analyses for men and women revealed that the positive association between education and annual income and having concrete plans to marry was significantly stronger for the male cohabitators compared with their female counterparts. This finding is in line with prior research finding that the relation between economic resources and planning a marriage is stronger for male cohabitators compared with their female counterparts (e.g., Brown, 2000; Duvander,

1998, 1999), perhaps because it is expected that men fulfill the breadwinner role. There have, however, been major changes in the labor market participation of women in recent decades, and research confirm that women's economic potential has become more important for their position on the partnership market (Sweeney and Cancian, 2004; Thomson and Bernhardt, 2007). Even so, as men more often than women work full-time and generally have higher income than women (Eurostat, 2008), the gender difference in the association between annual income and marriage plans could be due to a continuing gender division of paid work. Our models nonetheless confirm that having a university level education positively influences the marriage plans of men and women alike.

It was also hypothesized that women's marriage plans might be more influenced by their partners' education and earnings than vice versa (Hypothesis 4). Consistent with prior research on partner preferences (Raley and Bratter 2004), our results suggest that men and women alike are more likely to have marriage plans when their partners' have a higher education level than themselves. A highly educated partner could bring social status and prestige to the couple, and may thus be a more attractive spouse. Interestingly, our analyses show that having a partner with a higher annual income positively influences the marriage plans of the male respondents only. This finding is in line with the pooling of resources-argument of Oppenheimer (1994) claiming that men prefer women with a high earning potential. As more than half of the women have a higher earning partner compared with 8% of the men, this finding could also stem from skewness in the income composition of women and men.

Analyzing men and women separately we also found that union commitment influences only the marriage intentions of the female sub sample. This is similar to the results of Reneflot (2006) finding that female cohabitators to a lesser degree than male cohabitators were hesitant to marry for fear of making dissolution harder. One explanation offered is more

individualistic attitudes among men. Alternatively, further analyses show that 84% of the female cohabitators are most committed to their unions as opposed to 75% of the male, implying that less committed female cohabitators could constitute a particularly selected group.

It is important to note that this study relies on one partner's report of marriage intentions, and that there could be disagreement between cohabitators' marriage plans. Couple-level data are required to investigate discrepancies between partners' marriage intentions. A second limitation of this study is the potential discrepancy between marriage intentions and subsequent behavior. For example, Duvander (2001) showed that 60% of Swedish cohabiting couples where both partners planned to marry within two years actually did so. Similarly, in Norway Wiik, Noack, and Lyngstad (2009) found that 63% of cohabitators with concrete marriage plans had married their partners within a five-year follow-up period. As we have used cross-sectional data, we do not know whether the cohabitators will realize their intentions to marry within the next two years or not. Nonetheless, studying marriage intentions and its correlates among young Norwegian and Swedish cohabitators, we have added substantively to our understanding of cohabitation and marriage: Despite claims of increasing individualization, it is still the higher educated cohabitators who plan to marry, net of relationship assessments and a range of sociodemographic controls.

Notes

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1. Missing observations ($n = 67$) were assigned mean values (5 years).

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Table 1 Descriptive statistics of cohabitators with and without intentions to marry their current partner within the next two years ($N = 1,597$)

Variables	All	Plan to marry	No plans
University education *	42.6	51.6	40.5
Couple's education			
Homogamous	58.1	58.4	58.5
Partner >	15.4	18.4	14.7
Partner <	26.5	23.2	26.7
Own income high *	21.7	27.7	20.5
Couple's income			
Homogamous	39.6	40.3	39.8
Partner >	31.9	31.0	32.2
Partner <	28.4	28.7	28.0
Most committed *	80.0	91.2	77.0
Most satisfied *	62.6	78.6	58.9
Birth plans *	61.2	70.0	59.5
Most friends married *	13.5	19.0	12.2
Religious	10.3	12.9	9.7
Age			
26	37.0	33.9	37.9
30	34.9	39.3	33.8
34	28.1	26.8	28.3
Age homogamous *	73.3	80.3	71.7
Female	55.4	52.3	56.4
Duration union			
0 – 1 years	15.8	12.3	16.7
2 – 4 years	33.2	36.1	32.4
5 – 7 years	29.0	32.3	28.2
> 7 years	22.0	19.3	22.7
Previous union(s)	37.8	39.0	36.9
Common children	49.0	51.0	48.3
Step children	13.7	13.2	13.5
Country			
Norway	49.8	45.5	51.9
Sweden	50.2	54.5	48.1
<i>n</i>	1,597	310	1,242

Note: Asterisks represent significant differences between cohabitators with and without plans to marry ($p < .05$)

Table 2 Logistic regression analyses of intending to marry the current partner within two years

Variable	Model 1			Model 2		
	<i>b</i>	<i>se b</i>	<i>exp(b)</i>	<i>b</i>	<i>se b</i>	<i>exp(b)</i>
Socioeconomic variables						
University education	0.72***	0.16	2.05	0.73***	0.17	2.08
Couple's education (Homogamous = ref)						
Partner >	0.58**	0.20	1.78	0.65**	0.20	1.92
Partner <	-0.31†	0.17	0.73	-0.18	0.17	0.83
Own income high	0.42*	0.19	1.52	0.32	0.19	1.37
Couple's income (Homogamous = ref)						
Partner >	0.13	0.17	1.14	0.14	0.18	1.16
Partner <	-0.12	0.18	0.89	-0.10	0.19	0.91
Relationship assessments						
Most committed	-	-	-	0.75**	0.23	2.11
Most satisfied	-	-	-	0.81***	0.17	2.25
Control variables						
Birth plans	-	-	-	0.33*	0.16	1.40
Most friends married	-	-	-	0.62**	0.19	1.86
Religious	-	-	-	0.31	0.21	1.36
Age (30 years = ref)						
26 years	-0.21	0.17	0.81	-0.25	0.17	0.78
34 years	-0.23	0.17	0.79	-0.25	0.18	0.78
Age homogamous	0.38*	0.16	1.47	0.28	0.17	1.32
Female	-0.18	0.16	0.84	-0.27	0.17	0.76
Duration union (2 – 4 years = ref)						
0 – 1 year	-0.34	0.21	0.71	-0.35	0.22	0.71
5 – 7 years	-0.06	0.17	0.94	-0.11	0.17	0.90
> 7 years	-0.35	0.22	0.71	-0.35	0.23	0.71
Previous union(s)	0.10	0.16	1.11	0.04	0.16	1.04
Common children	0.35*	0.15	1.41	0.48**	0.16	1.62
Step children	0.18	0.21	1.20	0.27	0.22	1.31
Country (Norway = ref)						
Sweden	0.33*	0.14	1.39	0.23	0.15	1.26
Constant	-2.12***			-3.53***		
$\chi^2(df)$			61.58 (17)			95.38 (22)
<i>n</i>			1,552			1,526
% Planning to marry			20.0			20.0

Note: *exp(b)* = exponentiated b (Odds ratio).

†*p* <.10. **p* <.05. ***p* <.01. ****p* <.001.

Table 3 Logistic regression analyses of intending to marry the current partner within two years.

Separate analyses for men and women

Variable	Men			Women		
	<i>b</i>	<i>se b</i>	<i>exp(b)</i>	<i>b</i>	<i>se b</i>	<i>exp(b)</i>
Socioeconomic variables						
University education ^a	1.02**	0.26	2.78	0.52*	0.23	1.81
Couple's education (Homogamous = ref)						
Partner >	0.64*	0.29	1.90	0.92**	0.30	2.60
Partner <	0.10	0.27	1.11	-0.35	0.23	0.68
Own income high ^a	0.45†	0.26	1.56	-0.17	0.33	0.86
Couple's income (Homogamous = ref)						
Partner > ^a	0.65†	0.36	1.91	-0.03	0.21	0.98
Partner <	-0.13	0.24	0.87	0.47	0.35	1.60
Relationship assessments						
Most committed	0.44	0.29	1.55	1.40**	0.45	4.00
Most satisfied	0.76**	0.24	2.13	0.90***	0.24	2.53
Control variables						
Birth plans	0.32	0.25	1.38	0.43†	0.23	1.48
Most friends married	0.53†	0.30	1.69	0.85**	0.27	2.36
Religious	0.64†	0.36	1.90	0.16	0.27	1.15
Age (30 years = ref)						
26 years	-0.44	0.27	0.64	-0.14	0.24	0.92
34 years ^a	0.06	0.27	1.06	-0.68*	0.27	0.53
Age homogamous						
Duration union (2 – 4 years = ref)						
0 – 1 year	-0.79*	0.34	0.46	-0.10	0.30	0.93
5 – 7 years	-0.10	0.25	0.91	-0.18	0.25	0.87
> 7 years	-0.66†	0.36	0.52	-0.16	0.32	0.89
Previous union(s)	0.20	0.25	1.23	-0.14	0.22	0.88
Common children	0.46†	0.25	1.58	0.61**	0.23	1.79
Step children	-0.03	0.34	0.97	0.63*	0.31	1.87
Country (Norway = ref)						
Sweden	0.24	0.22	1.28	0.26	0.21	1.28
Constant	-3.44***			-4.45***		
$\chi^2(df)$	78.66 (21)			91.10 (21)		
<i>n</i>	681			845		
% Planning to marry	21.3			19.1		

Note: ^a Gender difference is statistically significant ($p < .10$) in pooled model. $exp(b)$ = exponentiated *b* (Odds ratio).

† $p < .10$. * $p < .05$. ** $p < .01$. *** $p < .001$.

Paper 4

Paper 5

