

# Divorce by Family Composition and Socioeconomic Status in Finnish First Marriages

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## Abstract

*This is the first report of a research project that focuses on the impact of socioeconomic factors on divorce risk in the context of other determinants. In this paper, divorce risk differentials are examined by two measures of family composition and various indicators of spouses' socioeconomic status. Divorce risk differentials are described also by two temporal variables, which are used as control variables in the other analyses.*

*This is a register-based follow-up study, covering Finnish first marriages which were intact at the end of 1990 and judicial divorces between 1991 and 1993. A piecewise exponential hazards model is used.*

*When the temporal factors were controlled for, divorce risk increased with increasing age of the youngest child, and divorce risk decreased with increasing numbers of children in the family in every age group of the youngest child. Also, when the temporal factors were held constant, socioeconomic status was inversely related to divorce risk, when socioeconomic status was measured by either of the spouses' education, occupational class or economic activity, husband's income or housing tenure.*

**Keywords:** divorce, demography, socioeconomic status, registers, hazard regression

## Introduction

The increase in divorce rates during the 20<sup>th</sup> century has been one of the most significant demographic and family trends in many Western countries, including Finland. Economic, political and demographic as well as ideological changes have influenced the divorce rate, and divorce legislation has been adjusted to the changes in family life. The

social stigma connected with divorce has gradually faded. Due to the increase in full-time labor force participation of married women and improvements in social security, economic consequences of marital disruption<sup>1</sup> may have become less dramatic. However, divorce still strongly affects the lives of spouses and their children. It entails breaking up the family into distinct households, and leads to single parenthood and new stages of living alone, as well as the formation of new marital and nonmarital unions and reconstituted families.

It has become important to understand 'forces' that hold up marriages or contribute to their disruption. Approaches to this question within the field of population studies can be divided into two wide categories. One type of approach considers, for instance, large changes in divorce rates over time, and large variations in divorce rates between different societies. These need to be understood in terms of changes or, respectively, differences in institutions that structure the lives of individuals and families. An alternative approach, a micro level one, is applied in this study. It has addressed why some marriages are more likely to disrupt than others in given societal contexts, and has related divorce to various demographic, sociodemographic and life course factors as well as social-psychological determinants (for a review, see White 1990).

Social exchange frameworks have been frequently used to interpret research findings on determinants of marital disruption. For example, Levinger (1965; 1976) has distinguished three categories of factors that individuals presumably assess when considering whether to break up a marriage: attraction to the marriage, barriers to disrupting the marriage and alternatives to the current marriage. Although the hypothetical attraction and barrier forces, which can be material as well as symbolic or affectional, are not easily accessible to empirical measurement, they are useful analytical tools.

This is the first report of a research project that focuses on the impact of socioeconomic factors, that is, various aspects of the economic and social positions of wives, husbands and families, on divorce risk in the context of other determinants.

The purpose of this article is to describe a number of key differentials in divorce risk in Finnish first marriages. The analyses focus on first marriages in Finland that were intact at the end of 1990 (with certain restrictions described below) and judicial divorces between 1991 and 1993. The differentials in the propensity to divorce are described by two temporal variables, namely, the duration of marriage and wife's age at marriage, which are also used as control variables in other analyses. Divorce risk differentials by family composition are examined using two measures, namely, the number of children

<sup>1</sup> In this paper, marital disruption is used to refer to the end of marital life by means of divorce or permanent separation without divorce. Divorce refers to the legal dissolution of a marriage contract. Marital dissolution includes death of a spouse as well as divorce.

and the age of the youngest child in the family. In this study, the socioeconomic differentials in the risk of divorce are identified using various indicators of socioeconomic status.

While most of the knowledge on determinants of marital disruption comes from studies that have used survey data, researchers in Nordic countries have also employed samples drawn from registers. The present study utilizes a linked register data that encompasses the entire population at risk, which enables a reliable description of divorce risk differentials. The data includes a wealth of information on the characteristics of families and each spouse, as well as the dates of relevant vital events.

### **Trends in union formation and disruption in Finland**

During recent decades, the family has undergone extensive changes in Finland as well as in many other Western countries, leading to an increased diversity in individual biographies and family and household structures (Roussel 1993). The most striking features of this process have been the increase in divorce rates and consensual unions and the decrease in marriage rates. It is necessary to first examine these trends, which provide a wider context for the present study.

In the late 1960s, it was still both socially unacceptable and uncommon for Finnish men and women to live together if they were not married to each other. During the following two decades, nonmarital cohabitation gained popularity to the extent that by the late 1980s, it was unusual for couples to get married without living together first (Finnäs 1995a). In 1990, of all couples living together, approximately 16 percent were cohabiting couples (Statistics Finland 1996).

At the end of the 1980s, disruption risks for consensual unions were much higher than for marriages, even if there were children in the union. For most couples during this time, cohabitation was only a prelude to marriage. The period of premarital cohabitation was usually childless, and the start of the formal marriage was closely connected to the birth of the first child. Thus, for Finns, a consensual union appeared to be nearly always a stage in a process leading to either union disruption or to marriage and procreation (Finnäs 1995a, 1996). The general pattern should not, of course, obscure the fact that there are also durable cohabiting unions which can be considered social substitutes for marriage, and they may become more prevalent in Finland in the future.

While consensual unions have become the typical way to begin a union, marriage rates have been falling. Overall, the decrease in marriage rates was strong in the 1970s and 1980s, and more modest in the 1990s, while it has been more significant within younger

age groups (Statistics Finland 1999). Further, the mean age at first marriage has increased. The mean age at first marriage for women was 22.8 for the period 1966–70, while it was 25.9 for the period 1986–90 and 28.2 in 1998 (Statistics Finland 1992a, 48; 1997a, 53; 1999, 22). Nonetheless, it still remains to be seen if the decrease in the marriage rate is mostly due to an increasing age at marriage, or if the proportion ever-marrying will decrease remarkably.

Although the mean age at first marriage and at the birth of the first child have increased, unions are formed at a younger age than a few decades earlier, usually as unmarried cohabitation. Due to these changes, a new typical phase in family life cycles has emerged: a period of childless cohabitation before marriage and childbearing (Finnäs 1995a).

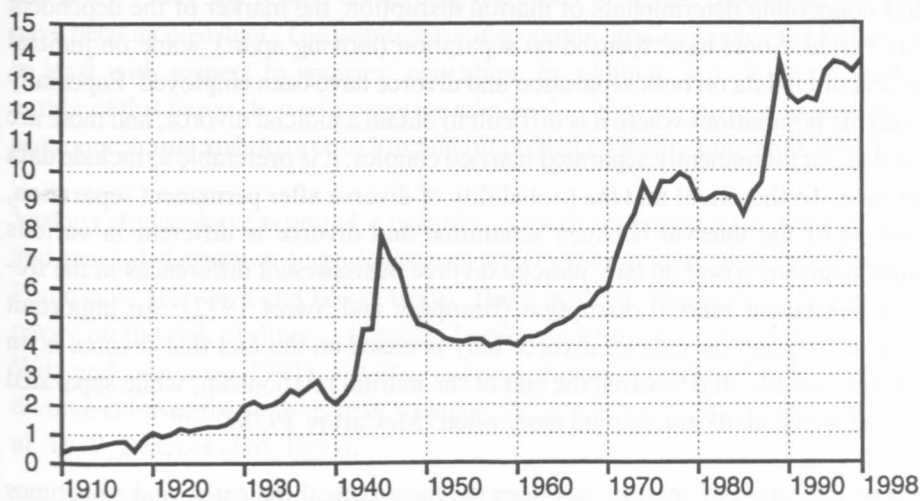
Each marriage, after having followed its unique history, finally results in dissolution by divorce or death. In Finland, legal divorce became possible in the 18th century. For almost two centuries, the only legal grounds for divorce were adultery and willful desertion. However, an exemption procedure based on free deliberation by the deciding body made it possible to obtain a divorce on other grounds, including marital discord. The use of the exemption procedure significantly increased during the early 20th century (Mahkonen 1980, 75, 77). In the 1930 law reform, new grounds for divorce were added to the law, but at the same time the exemption procedure was eliminated.

Figure 1 presents the annual number of divorces per 1,000 married women between 1910 and 1998. During this period, the divorce rate has fluctuated but shows a clear upward trend. As adult mortality has decreased at the same time, the share of divorce as the immediate cause of marital dissolution has grown (see Pitkänen 1986). At the outbreak of the war in 1939, there was a small decrease in the divorce rate followed by a larger rise, fall and leveling off after the war. The divorce rate rose in the 1960s and the first half of the 1970s, after which it leveled off at a new plateau.

The reform of the marriage legislation effective from the beginning of 1988 eliminated the old 'fault divorce' system. Spouses now have an unconditional right to obtain a divorce on mutual or unilateral demand after a reconsideration period of six months. If the spouses have resided apart for the two preceding years without interruption, no reconsideration period is required. After the reform, the divorce rate rose dramatically. It was, to some extent, only a temporary peak. However, in the 1990s the divorce rate remained at a higher level than before the law reform. In 1991, 1992 and 1993, the Total Divorce Rate (TDR)<sup>2</sup> was 43, after which it has risen further. In 1998, the TDR was 50 (Statistics Finland 1999, 133).

<sup>2</sup> The percentage of marriages contracted during a given year that are eventually dissolved through divorce, given that they would conform to the duration-specific divorce rates of that year.

Figure 1. The annual number of divorces per 1,000 married women in 1910–1998 in Finland



Source: The data has been collected from various annual volumes of Vital Statistics, Statistics Finland. For the years 1910 - 1950, the denominator has been estimated by means of linear interpolation from the census years of 1910, 1920, 1930, 1940 and 1950.

The TDR is a period indicator, and therefore it does not necessarily reflect the actual percentages of marriages ending in divorce in real marriage cohorts. However, the cumulative proportions divorced have also been quite high in real cohorts. Of the marriages contracted in 1975, 30 percent had ended in divorce by the end of 1998. The younger the cohort, the higher the proportion divorced at any given duration of marriage (Statistics Finland 1999).

In conclusion, the study period of the present article, from 1991 to 1993, is a new and intriguing period as far as divorce in Finland is concerned. The divorce legislation had been liberalized a few years earlier. The highest divorce peak following the law reform was over, but the divorce rate had remained at a higher level than before the reform. And, finally, the most recent rise in the divorce rate did not begin until after the end of the study period.

Another relevant fact from the point of view of the present study may be that in the 1990s, Finland experienced a deep economic recession. For example, the unemployment rate was 17.9 percent in 1993, while it had been 3.4 percent in 1990. It peaked at 18.4 percent in 1994 and then began to decline (Statistics Finland 1997b, 342).

## Results from earlier studies

In studies concerning determinants of marital disruption, the marker of the dependent event has varied. Some have focused on separation (moving apart), some on judicial divorce, and often data on both separation and divorce have been employed. Especially when studying populations where it is difficult to obtain a judicial divorce, and there are large numbers of permanently separated married couples, it is preferable to include data on separation. To the extent that the probability of divorce after permanent separation, or the length of the interval between separation and divorce is different in various subgroups, analyses based on only judicial divorce misrepresent differences in the frequency of permanent marital disruption (Bumpass and Sweet 1972). An important advantage in focusing on judicial divorce only is based on the fact that divorce is an essential, irreversible step towards the end of the marital relationship, while separated couples tend to reconcile and reunite more often (McCarthy 1978).

The level of education of spouses has been the most typical indicator, and sometimes the only one, of socioeconomic status in recent studies on determinants of marital disruption. Earlier studies report an inverse association between the level of education of each spouse and the risk of marital disruption in Finland (Finnäs 1995b, 1996, 1997). The same has been reported to hold for Norway (Kravdal and Noack 1989) and wives in Sweden (Hoem 1997), as well as wives (Bumpass, Castro Martin and Sweet 1991; Morgan and Rindfuss 1985; Mott and Moore 1979) or both spouses (Tzeng 1992) in the US. In contrast, in Canada (Balakrishnan et al. 1987) and Australia (Bracher et al. 1993) no effect of the level of education on the risk of separation was found.

For a long time, it has been known that divorce is rare among Finnish farmers (e.g. Allardt 1952, 164). In some other countries, the risks of marital disruption have been found to be high among men in unskilled occupations and low among men in professional occupations (see e.g. Fergusson, Horwood and Shannon 1984; Haskey 1984; Murphy 1985a, 1985b).

In the United States, the husbands with the lowest earnings are the most likely to divorce. However, it is unclear whether there is something more fundamental, such as the husband's unemployment, behind the association (Cherlin 1979; for a review see Raschke 1987). Studies from various countries report that the husband's unemployment is related to an increased risk of marital disruption (Bracher et al. 1993; Bumpass et al. 1991; Haskey 1984; Ross and Sawhill 1975; also supported by Cherlin 1979). Various studies report that home-ownership decreases the risk of marital disruption (Bracher et al. 1993; Greenstein 1990; Murphy 1985a; South and Spitze 1986). Finally, a persistent hypothesis is that the wife's labor force participation or 'economic independence' increases the risk of marital disruption. At the individual level, empirical results concerning the association have been equivocal (for reviews, see Oppenheimer 1997; White 1990).

In conclusion, micro level studies report an inverse association between different measures of socioeconomic status and the risk of marital disruption in various (Western) countries – only the results concerning the effect of wives' 'economic independence' have been inconsistent. The negative socioeconomic gradient holds for Finland as well, at least with respect to spouses' education. In addition, a preliminary study by the author of this paper showed a negative relationship between various indicators of socioeconomic status and divorce in Finland (unpublished study, Jalovaara 1996).

Various studies have reported a negative association between the number of children and marital disruption (e.g. Andersson 1997; Blossfeld et al. 1995; Cherlin 1977; Fergusson, Horwood and Lloyd 1990). There is also evidence on a U-shaped effect of parity on the risk of divorce (Becker, Landes and Michael 1977; Heaton 1990; Lutz, Wils and Nieminen 1991). Another common finding is that the risk of separation or divorce is lower for couples with younger children (see e.g. Andersson 1997; Becker et al. 1977; Bracher et al. 1993).

Separation and divorce have usually been found to be less likely when spouses are older and when marriages have lasted a longer time (Morgan and Rindfuss 1985; Thornton and Rodgers 1987). Age at marriage has consistently been found to have a strong impact on the propensity to separate or divorce, with lower ages at marriage related to higher disruption risks (e.g. Balakrishnan et al. 1987; Bumpass and Sweet 1972; Lehrer 1988; Morgan and Rindfuss 1985; Murphy 1985a; South and Spitze 1986).

## Data

The present study is based on the 1990 census records, which were linked with the dates of divorces that occurred from 1991 to 1993 and supplemented with information from earlier censuses and various annual registers from this same time period. The 1990 census was the first exclusively register-based census in Finland: all census data were extracted from registers, without gathering any data by means of a questionnaire survey.

This study focuses on the disruption of formal marriages. Neither the disruption of cohabiting unions nor the time spent in premarital cohabiting unions are considered due to data limitations. The exclusion could be seen as a shortcoming: a study of *marital* disruption results in only a partial picture of *union* disruption in the Finland at the beginning of 1990s. The restriction should not, however, be very harmful. Since the large majority of consensual unions and marriages existing during that period cannot be ranked as equal arrangements, it seems preferable to focus on one of them at a time.

A marriage is included in the data if the spouses belonged to the 1990 census population and the marriage was intact on December 31, 1990. The census population includes persons who, according to the Central Population Register, were domiciled in Finland at this time.

This study focuses on marriages which were first marriages for each spouse. Twelve percent of marriages were thereby excluded. Since data on the marriages of foreigners are often very deficient, couples were also excluded if one or both of the spouses was not Finnish by nationality. One percent of marriages were excluded on this basis.

The data is further restricted to couples belonging to the so-called family population (see Statistics Finland 1992b, 23). The most important consequence of this is that marriages where the spouses were not registered as domiciled in the same dwelling at the end of 1990 – 3 percent of the marriages – were excluded. A portion of the excluded couples had separated due to marital discord and the judicial divorce process may have started for them. The disruption of these marriages, which were in effect over at the end of 1990, should not be explained by the spouses' social and economic situation at that point of time. This exclusion may cause a bias in that divorces which proceed at a slow pace, with a long period of separated living before the judicial divorce, will be underrepresented in the data. Also, since the couples who did not live together at the end of 1990 were quite likely to divorce during the following few years, there will be fewer divorces in the data than there were if the separated couples would be included. Some of the excluded couples lived permanently apart for reasons other than marital discord. It is worth noting that many couples who live apart due to work, for instance, are registered as domiciled in the same dwelling and are thus included.

The present analyses also exclude couples where the wife's age on December 31, 1990 was 65 or over. Above this age, divorce risk is very low.

Marriage-years at risk of divorce are years that the couple spent married in the 3-year follow-up period (1991–93). Marriage-years were calculated on a daily basis. If either of the spouses died or the wife emigrated, the marriage was censored at that date. In the study design, the marriages are left-censored and are at varying durations at the beginning of the quite short follow-up period and therefore, the design is unsuited for studying change over time (in terms of period or cohort) in divorce rates or determinants of divorce.

The date of judicial divorce is used as the indicator of marital disruption. Information on divorces is based on data concerning granted divorces transmitted to the Population Register Centre by district courts. Data on divorces was obtained from the wives' individual level records, which is why a marriage was censored if the wife emigrated, but the follow-up continued if the husband emigrated.



The data were compiled at Statistics Finland. In the first phase, a marriage level data file (that is, a data file where the unit of observation is a marriage) was constructed by linking records from various data files by means of personal identity codes. In the second phase, a multiway contingency table was created on the basis of the marriage level file. The number of divorces and marriage-days at risk were cross-tabulated according to the explanatory variables needed in these first analyses. Since some of the variables (the duration of marriage, the number of children and the age of the youngest child) are time-varying in the sense that their values may change, the three follow-up years had to be treated separately, but the variable concerning the year of follow-up was not included in the final table. The explanatory variables had been carefully selected and classified in order to restrict the size of the table. Despite the restrictions, the contingency table used in the analyses includes over a million cells, or rows. The computer program that classified the explanatory variables and tabulated divorces and exposure was planned, written and tested at the University of Helsinki Department of Sociology, employing a 10 percent sample drawn from the marriage level file.

In the data used in the present analyses, 766,637 marriages were followed up for divorce. During the 3-year follow-up, about 2.25 million marriage-years at risk were lived and about 21,300 marriages were dissolved through divorce.

### Temporal factors

The temporal variables included in the present analyses are **wife's age at marriage** and **the duration of marriage** (at follow-up). Below, they are referred to as **temporal factors**. The inclusion of the wife's age at follow-up would be problematic due to the collinearity of the three variables (wife's age at follow-up being the sum of wife's age at marriage and the duration of marriage). Since the main purpose will be merely to control for the effects of the temporal dimensions, two variables, which in combination have a clear substantive meaning, have been chosen.

The wife's age at marriage is calculated exactly on the basis of her date of birth and date of entry into marriage, and then grouped into 5-year categories. The duration of marriage is the time elapsed since the day of entry into marriage. Five-year duration categories are used. The variable was continuously updated during the follow-up period using 5-year categories. This means that the value of the variable changes at the anniversary of the wedding if the marriage reached the next 5-year duration category.

### Family composition

Two measures of family composition are included in the present analyses. They are **the number of children** and **the age of the youngest child**, both referring to children *less than 18 years of age domiciled in the same household as the married couple*. The

children comprise the spouses' – the wife's, the husband's and the shared – biological and adopted children. Foster children and children in the care of the family could not be included due to the lack of data on these children. Children are included irrespective of their marital status. Below, these children are referred to as **children in the family**. The number of children and the age of the youngest child in the family are time-varying covariates: for each of the three follow-up years, data concerning the situation at the end of the previous year was used.

### **Socioeconomic status**

In the present analyses, three frequently used indicators of socioeconomic status – education, occupational class and income – are included for each spouse. Also, a variable reflecting economic activity is included for each spouse. The material living conditions of the married couple are described by two variables, namely, housing tenure and housing density. All of these variables describe the spouses' situations in 1990.

Wives' and husbands' **education** refers to the highest educational qualification the person had achieved by the end of 1990. The data was obtained from the Statistics Finland's register of completed degrees. The following classification is used: (1) *Basic education or less*: (about 9 years or less) persons for whom no data on post-basic education is registered; (2) *Lower level of secondary education*: persons with occupational training with a duration of less than 3 years; (3) *Upper level of secondary education*: persons with occupational training with a duration of 3 years, as well as persons who have completed the matriculation examination but no further education and persons who have completed the matriculation examination and occupational training at the lower level of secondary education; (4) *Lowest level of tertiary education*: persons with occupational training with a duration of 4–5 years; (5) *Degree level of tertiary education*: persons with university-level certificates or degrees.

The variables concerning wives' and husbands' **occupational class** are based on the more detailed 'socio-economic status' classification by Statistics Finland (see Central Statistical Office of Finland 1983). For economically active persons, occupational class is based on his or her own occupation in 1990. Those who were economically inactive (unemployed, pensioners, performing domestic work etc.) in 1990 have been classified as far as possible on the basis of their occupation at the time of the 1985 or 1980 census. Persons for whom neither current nor previous occupation was found, have been classified whenever possible under the same occupational class as the household-dwelling unit's reference person. The exception consists of students, for whom neither an earlier occupation nor the occupation of the head of the household was looked for.

In the 1990 census, manual worker occupations were not divided according to the degree of skill and specialization required for the job. This was done at the University

of Helsinki Department of Sociology. Manual workers were divided into skilled and unskilled manual workers by combining the Erikson-Goldthorpe social class scheme and the Nord-SEI and the Swedish SEI classifications. In the new classification, unskilled workers are those who were classified as unskilled or unspecialized in all three schemes (Tiina Pensola, personal communication).

The following classification is used: (1) *Upper white collar employees*: Managers and higher administrative or clerical employees; (2) *Lower white collar employees*: Lower administrative or clerical employees; (3) *Skilled manual workers*: Workers in skilled or specialized manual jobs (excluding farm and forestry workers); (4) *Unskilled manual workers*: Workers in unskilled jobs as well as farm and forestry workers; (5) *Farmers*: Farmer employers and own-account farmers; (6) *Other self-employed persons*: Employers with the exception of farmer employers as well as other self-employed persons excluding own-account farmers; (7) *Others*: Current and former occupation as well as the occupation of the reference person are unknown; as well as all students.

The **income** variables describe the level of each spouse's income subject to state taxation in 1990. The data originates from the tax files of the National Board of Inland Revenue. Income subject to state taxation does not include scholarships and grants received from public corporations for studies or research, part of income earned abroad, part of social security benefits and tax-exempt interest income. For the present analyses, income was classified as follows: (1, lowest): FIM 49,999; (2) FIM 50,000–99,999; (3) FIM 100,000–149,999; (4) FIM 150,000–199,999; (5, highest) FIM 200,000 or over.

In the present analyses, two variables describing the material living conditions of the married couple at the end of 1990 are included. **Housing tenure** is described using the following classification: (1) Home-owner: occupant of the dwelling owns the house or shares in the housing corporation; (2) Rented: rented, employer-provided or similar arrangement; (3) Housing tenure status unknown. The **housing density** classification is based on the occupancy rate categorization used in the 1990 census. Dwellings of household-dwelling units are classified into three categories – spacious, normal and overcrowded – by comparing the number of persons in the unit and the number of rooms in the dwelling. The dwelling is classified as overcrowded if there is more than one person per room, with kitchen excluded from the number of rooms (for more details, see Statistics Finland 1992b, 15–16). The fourth category comprises couples for whom the housing density is unknown.

The variables concerning wives' and husbands' **economic activity** are based on Statistics Finland's classification of the 'main type of activity'. This, in turn, is based on data obtained from various registers on a person's economic activity during the 1990 census week, from December 25<sup>th</sup> to 31<sup>st</sup>. The population is first divided into the main categories of persons in the labor force and persons outside the labor force. The labor force is

further divided into employed labor force (comprising wage earners and entrepreneurs) and unemployed labor force. Persons outside the labor force are divided into students (here including conscripts and conscientious objectors), pensioners and others outside the labor force. The group 'others (outside the labor force)' comprises persons who were not employed, unemployed, students, conscripts or conscientious objectors, or pensioners. Unfortunately, persons performing domestic work cannot be identified on the basis of 1990 census data. They are included in the group 'others outside the labor force', which explains why the group is larger among wives than it is among husbands. The employed labor force could not be divided into full-time and part-time workers. In 1990, 10.2 percent of employed women and 4.4 percent of employed men worked less than 30 hours per week (Kiiski and Tiisanoja 1995).

The distribution of marriage-years and divorces according to the variables included in the analyses are presented in Table 1. It also shows the numbers of divorces per 1,000 marriage-years in each category.

## Methods

The method of analysis is the piecewise exponential hazards model with categorical covariates. In the model it is assumed that the expected divorce hazard (the ratio of divorce events to exposure) in a certain combination  $i$  of the explanatory variables can be described by the equation:

$$E(d_i)/(V_i) = \exp(a + b_1x_{1i} + b_2x_{2i} + \dots + b_px_{pi}),$$

where  $E(d_i)$  is the expected number of divorces in the subgroup  $i$ ;  $V_i$  is the number of marriage-years lived in the subgroup  $i$ ;  $x_1, \dots, x_p$  are the explanatory variables; and  $a, b_1, \dots, b_p$  are the parameters to be estimated. The analysis is carried out by using the GLIM4 system (Francis, Green and Payne 1993). Divorce is the dependent event, the Poisson error and logarithmic link function are chosen and the logarithm of the person-years at risk are introduced as an *a priori* known component in the linear predictor.

The results from the hazard models are presented in the form of rate ratios, which are obtained by exponentiating the corresponding parameter estimates, and are referred to as 'relative divorce risks'. The first class of each explanatory variable is taken as the reference category with a relative risk of 1. For the other categories, divorce risks are given relative to the reference category. For example, a relative risk of 1.30 means that the risk of divorce for the category is 30 percent higher than for the reference category of the same explanatory variable. Also, 95 percent confidence intervals for the relative risks are presented.

Table 1. Marriage-years and divorces, and divorces per 1,000 marriage-years in 1991-93 in the study population according to the variables included in the analyses.

	Marriage-years		Divorces	
	N (1,000s)	%	N	/1,000 marriage- years
<b>Total</b>	2,246	100	21,309	9.5
<b>Temporal factors</b>				
<b>Duration of marriage (years)</b>				
- 4	177	8	2,883	16.2
5 - 9	269	12	4,573	17.0
10 - 14	282	13	3,972	14.1
15 - 19	310	14	3,733	12.1
20 - 24	338	15	3,283	9.7
25 - 29	286	13	1,711	6.0
30 - 34	241	11	764	3.2
35 - 39	201	9	285	1.4
40 - 44	120	5	93	0.8
45 -	22	1	12	0.5
<b>Wife's age at marriage (years)</b>				
- 19	421	19	4,856	11.5
20 - 24	1,224	55	11,808	9.6
25 - 29	468	21	3,831	8.2
30 - 34	101	5	662	6.6
35 - 39	24	1	123	5.0
40 - 44	6	0	25	4.5
45 -	2	0	4	1.8
<b>Family composition</b>				
<b>Number of children</b>				
0	1,006	45	12,197	12.1
1	462	21	3,547	7.7
2	535	24	4,156	7.8
3 or more	242	11	1,409	5.8
<b>Age of the youngest child</b>				
No children	1,006	45	12,197	12.1
0 - 4	463	21	3,038	6.6
5 - 9	324	14	2,962	9.2
10 - 14	294	13	2,117	7.2
15 - 17	159	7	995	6.2
<b>Socioeconomic status</b>				
<b>Wife's education</b>				
Basic or unknown	901	40	6,755	7.5
Lower secondary	620	28	6,873	11.1
Upper secondary	438	20	5,262	12.0
Lowest tertiary	117	5	938	8.0
Degree tertiary	171	8	1,481	8.7
<b>Husband's education</b>				
Basic or unknown	930	41	7,184	7.7
Lower secondary	626	28	7,675	12.3
Upper secondary	342	15	3,788	11.1
Lowest tertiary	130	6	956	7.3
Degree tertiary	218	10	1,706	7.8
<b>Wife's occupational class</b>				
Upper white collar	283	13	2,505	8.8
Lower white collar	951	42	9,934	10.5
Skilled manual	238	11	2,461	10.4
Unskilled manual	349	16	3,271	9.4
Farmer	208	9	541	2.6
Other self-employed	123	6	1,332	10.8
Other	95	4	1,265	13.4
<b>Husband's occupational class</b>				
Upper white collar	407	18	3,375	8.3
Lower white collar	420	19	4,143	9.9
Skilled manual	608	27	6,640	10.6
Unskilled manual	293	13	3,484	11.9
Farmer	220	10	695	3.2
Other self-employed	218	10	2,504	11.5
Other	81	4	648	8.0
<b>Wife's income</b>				
1 (lowest)	580	26	4,417	7.6
2	1,092	49	11,283	10.3
3	448	20	4,426	9.9
4	88	4	823	9.3
5 (highest)	38	2	360	9.6
<b>Husband's income</b>				
1 (lowest)	231	10	2,244	9.7
2	614	27	5,657	9.2
3	785	35	8,018	10.2
4	338	15	3,166	9.4
5 (highest)	278	12	2,224	8.0
<b>Housing tenure</b>				
Home owner	1,950	87	15,797	8.1
Rented	282	13	5,344	18.9
Unknown	14	1	168	12.4
<b>Housing density</b>				
Spacious	703	31	4,172	5.9
Normal	1,286	57	13,949	10.8
Overcrowded	215	10	2,788	13.0
Unknown	42	2	400	9.4
<b>Wife's economic activity</b>				
Employed	1,708	76	17,326	10.1
Unemployed	59	3	815	13.9
Student	47	2	935	20.0
Pensioner	246	11	573	2.3
Other	186	8	1,660	8.9
<b>Husband's economic activity</b>				
Employed	1,803	80	18,504	10.3
Unemployed	56	3	1,076	19.3
Student or conscript	17	1	373	21.7
Pensioner	353	16	931	2.6
Other	18	1	425	24.1

## Results

### The temporal factors and divorce

Table 2 presents the relative divorce risks by the two temporal factors, namely, the duration of marriage and the wife's age at marriage. The relative risks are from models including only the variable in question.

The usual empirical pattern of marital disruption by the duration of marriage is that the disruption risk increases during the first years of marriage and then, after having peaked, decreases towards long marriage durations. The pattern is found also in this data. The risk of divorce is highest for marriages which have lasted 5–9 years and decreases thereafter, reaching a very low level at long marriage durations. In the present study design, the marriages at longer marriage durations represent earlier marriage cohorts. Therefore, the higher divorce risk for marriages at shorter durations of marriage may partly reflect the increase in divorce risk over marriage cohorts.

Table 2. Relative divorce risks (RR) by the duration of marriage and wife's age at marriage (and 95 % confidence intervals).

<b>RR</b>		
<b>Duration of marriage (years)</b>		
– 4	1.00	
5 – 9	1.04	( 1.00 – 1.09 )
10 – 14	0.87	( 0.83 – 0.91 )
15 – 19	0.74	( 0.71 – 0.78 )
20 – 24	0.60	( 0.57 – 0.63 )
25 – 29	0.37	( 0.35 – 0.39 )
30 – 34	0.19	( 0.18 – 0.21 )
35 – 39	0.09	( 0.08 – 0.10 )
40 – 44	0.05	( 0.04 – 0.06 )
45 –	0.04	( 0.02 – 0.06 )
<b>Wife's age at marriage (years)</b>		
– 19	1.00	
20 – 24	0.84	( 0.81 – 0.87 )
25 – 29	0.71	( 0.68 – 0.74 )
30 – 34	0.57	( 0.52 – 0.62 )
35 – 39	0.44	( 0.37 – 0.52 )
40 – 44	0.39	( 0.27 – 0.58 )
45 –	0.16	( 0.07 – 0.40 )

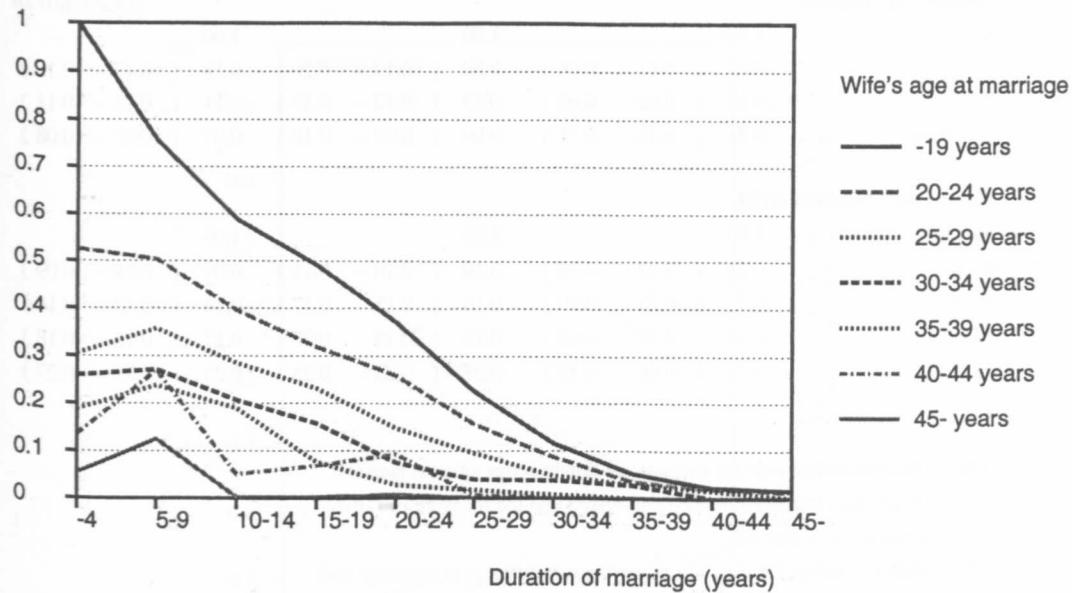
RR. Model including only the indicator in question.

The divorce pattern by wife's age at marriage is also as expected. The risk of divorce decreases strongly and consistently as wife's age at marriage increases. Remember that the divorce risk patterns by the duration of marriage and wife's age at marriage may partly reflect an effect of the current ages of spouses on divorce risk.

A clearer understanding of divorce differentials by the two temporal factors can be gained by examining their interaction. Relative divorce risks by the combination of the duration of marriage and wife's age at marriage are presented in Figure 2. The reference category, which has a relative risk of 1, comprises marriages with a duration of 4 years or less, where the wife was wed below the age of 20.

Figure 2 shows different patterns of divorce risks in the various age-at-marriage categories. The marriages of the youngest brides were most likely to dissolve in the earliest years of marriage. The differences by wife's age at marriage are particularly large in relatively new marriages, but they persist for quite long durations of marriage. Again, it should be remembered that the marriages at early durations also belong to more recent marriage cohorts. Therefore, the high risks of divorce for teenage brides at shorter durations of marriage may at least partly reflect an increase in the divorce-promoting effect of marrying at a very young age.

Figure 2. Relative divorce risks (RR) by the duration of marriage and the wife's age at marriage.



## Family composition and divorce

Table 3 presents the relative divorce risks by the two measures of family composition, namely, the number of children and the age of the youngest child in the family. The relative risks in column RR(1) are from models including only the indicator of family composition in question. The relative risks presented in column RR(2) are from models including also the duration of marriage. In column RR(3), both the duration of marriage and wife's age at marriage are controlled for. The consideration of the temporal factors is necessary, since they, and the duration of marriage in particular, are strongly correlated with family composition.

Column RR(1) indicates that the risk of divorce is highest for couples with no children in the family. Divorces are equally common for couples with one and for couples with two children, and somewhat lower for couples with three or more children in the family. Column RR(1) also shows that divorce is more likely when the youngest child in the family is 5–9 years old than when the youngest child is 0–4 years old or, on the other hand, 10–14 or 15–17 years of age.

Table 3. Relative divorce risks (RR) by the number of children and the age of the youngest child in the family (and 95% confidence intervals).

	RR(1)	RR(2)	RR(3)
<b>Number of children</b>			
0	1.00	1.00	1.00
1	0.63 ( 0.61 – 0.66 )	0.20 ( 0.19 – 0.20 )	0.18 ( 0.17 – 0.19 )
2	0.64 ( 0.62 – 0.66 )	0.13 ( 0.12 – 0.13 )	0.11 ( 0.11 – 0.11 )
3 or more	0.48 ( 0.45 – 0.51 )	0.09 ( 0.09 – 0.10 )	0.07 ( 0.07 – 0.08 )
<b>Age of the youngest child</b>			
No child	1.00	1.00	1.00
0 – 4	0.54 ( 0.52 – 0.56 )	0.10 ( 0.10 – 0.11 )	0.09 ( 0.08 – 0.09 )
5 – 9	0.76 ( 0.73 – 0.79 )	0.16 ( 0.15 – 0.17 )	0.14 ( 0.13 – 0.14 )
10 – 14	0.59 ( 0.57 – 0.62 )	0.19 ( 0.18 – 0.20 )	0.17 ( 0.16 – 0.18 )
15 – 17	0.52 ( 0.48 – 0.55 )	0.27 ( 0.25 – 0.28 )	0.25 ( 0.23 – 0.27 )

(RR1) Model including only the measure of family composition in question.

(RR2) Model including the duration of marriage and the measure of family composition in question.

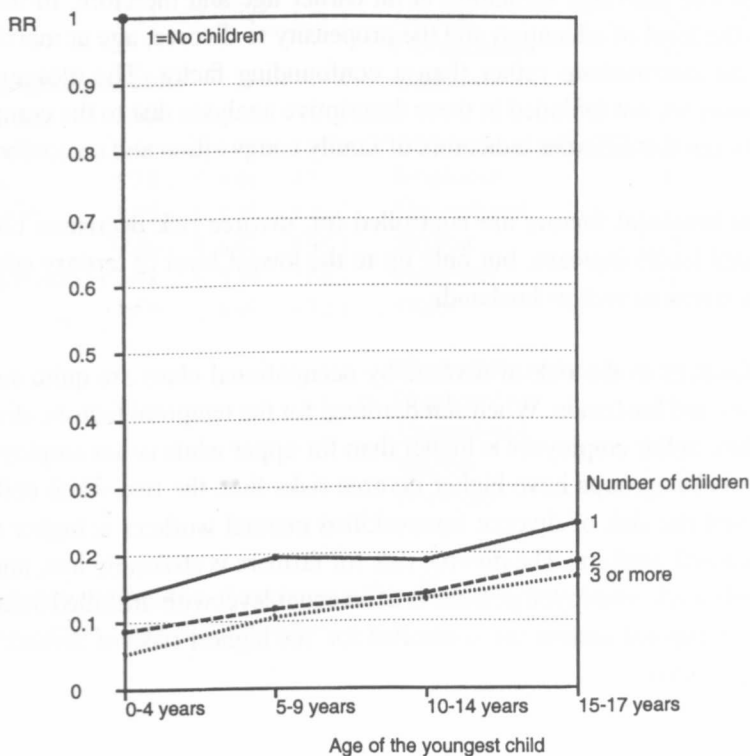
(RR3) Model including the duration of marriage, wife's age at marriage and the measure of family composition in question.



Couples with no children in the family include those whose children have already moved out of the home or are older than 17 years of age. A large proportion of couples with no children in the family are at long marriage durations, where the propensity to divorce is low. In contrast, couples with children in the family tend to be at shorter marriage durations, where divorce is more likely. Comparison of the categories RR(1) and RR(2) shows that standardization for the duration of marriage strongly modifies the divorce patterns by family composition. When the duration of marriage is held constant, the difference in divorce risk for couples with and without children in the family is much larger, and the risk of divorce decreases consistently with increasing numbers of children in the family. Divorce risk is extremely low when the youngest child in the family is less than 5 years of age, and divorce risk increases consistently with increasing age of the youngest child. Adding wife's age at marriage in the models (Column RR(3)) only slightly modifies the divorce risk patterns by the measures of family composition.

The very low risk of divorce for couples with a young child raises the question if the low divorce risk for couples with several children is merely based on the fact that they are more likely than other couples to have a young child in the family. Figure 3 gives the relative divorce risks for the combination of the number of children and the age of the youngest child in the family, holding the temporal factors constant. The reference group, which has a relative risk of 1, consists of couples with no children in the family, and it is represented by a dot in the upper-left corner of the figure.

Figure 3. Relative divorce risks (RR) by the number of children and the age of the youngest child in the family; controlled for the duration of marriage and the wife's age at marriage.



As Figure 3 shows, the age of the youngest child and the number of children do have independent effects on the risk of divorce. Divorce risk decreases with increasing numbers of children in every age group of the youngest child. The differences in divorce risk between couples with two and for couples with three or more children are, however, quite modest. Again, the most striking difference is found between couples with and without children in the family. Among couples with children in the family, the risk of divorce is highest for couples with only one child who is 15–17 years of age, but the divorce risk for this group is 75 percent lower than for couples with no children in the family.

### **Socioeconomic status and divorce**

Divorce risk differentials by the indicators of socioeconomic status are presented in Table 4. It shows relative divorce risks by each socioeconomic indicator when the duration of marriage and wife's age at marriage are held constant. Controlling for the effects of the temporal factors is important since they are strongly correlated with certain socioeconomic factors. Socioeconomic status changes in the course of individual lives and marriages. Also, there are variations by cohorts. For instance, educational levels are lower for older cohorts, hence for people with longer durations of marriage. When examining divorce patterns by family composition or socioeconomic status, the temporal factors are seen as confounding variables. In some cases the causal positions are, however, difficult to determine. For example, a shorter educational career should enable marriage formation at an earlier age and therefore, in the association between the level of education and the propensity to divorce, age at marriage could be seen as an intermediate rather than a confounding factor. The measures of family composition are not included in these descriptive analyses due to the complex associations between the different indicators of family composition and socioeconomic status.

When the temporal factors are controlled for, divorce risk decreases consistently as educational levels increase, but only up to the lowest level of tertiary education. This holds for wives as well as husbands.

The differences in the risk of divorce by occupational class are quite substantial for both wives and husbands. When standardized for the temporal factors, divorce risk for lower white collar employees is higher than for upper white collar employees. The two manual worker groups have higher divorce risks than the two white collar employee groups, and the risk of divorce for unskilled manual workers is higher than that for skilled manual workers. The divorce risk for farmers is strikingly low, and the divorce risk for other self-employed persons is at an equal level with unskilled manual workers. When the temporal factors are controlled for, the highest risks of divorce are found in the groups 'other'.

Table 4. Relative divorce risks (RR) by the indicators of socioeconomic status (and 95% confidence intervals); controlled for the duration of marriage and wife's age at marriage.

RR				RR	
<b>Wife's education</b>			<b>Wife's income</b>		
Basic or unknown	1.00		1 (lowest)	1.00	
Lower secondary	0.89	( 0.86 - 0.92 )	2	1.10	( 1.06 - 1.14 )
Upper secondary	0.81	( 0.78 - 0.84 )	3	1.18	( 1.13 - 1.24 )
Lowest tertiary	0.70	( 0.65 - 0.75 )	4	1.22	( 1.13 - 1.32 )
Degree tertiary	0.72	( 0.68 - 0.76 )	5 (highest)	1.27	( 1.14 - 1.42 )
<b>Husband's education</b>			<b>Husband's income</b>		
Basic or unknown	1.00		1 (lowest)	1.00	
Lower secondary	0.95	( 0.92 - 0.98 )	2	0.75	( 0.72 - 0.79 )
Upper secondary	0.90	( 0.86 - 0.94 )	3	0.69	( 0.66 - 0.72 )
Lowest tertiary	0.68	( 0.63 - 0.72 )	4	0.68	( 0.64 - 0.71 )
Degree tertiary	0.74	( 0.70 - 0.78 )	5 (highest)	0.65	( 0.61 - 0.69 )
<b>Wife's occupational class</b>			<b>Housing tenure</b>		
Upper white collar	1.00		Home owner	1.00	
Lower white collar	1.14	( 1.10 - 1.20 )	Rented	1.76	( 1.70 - 1.82 )
Skilled manual	1.17	( 1.10 - 1.23 )	Unknown	1.20	( 1.03 - 1.40 )
Unskilled manual	1.28	( 1.22 - 1.35 )	<b>Housing density</b>		
Farmer	0.38	( 0.35 - 0.42 )	Spacious	1.00	
Other self-employed	1.29	( 1.21 - 1.38 )	Normal	0.98	( 0.95 - 1.02 )
Other	1.43	( 1.34 - 1.53 )	Overcrowded	1.01	( 0.96 - 1.06 )
<b>Husband's occupational class</b>			Unknown	0.99	( 0.89 - 1.10 )
Upper white collar	1.00		<b>Wife's economic activity</b>		
Lower white collar	1.16	( 1.11 - 1.21 )	Employed	1.00	
Skilled manual	1.21	( 1.16 - 1.26 )	Unemployed	1.41	( 1.32 - 1.51 )
Unskilled manual	1.39	( 1.33 - 1.46 )	Student	1.24	( 1.16 - 1.33 )
Farmer	0.48	( 0.45 - 0.52 )	Pensioner	1.15	( 1.05 - 1.27 )
Other self-employed	1.41	( 1.34 - 1.48 )	Other	0.73	( 0.69 - 0.76 )
Other	1.58	( 1.45 - 1.72 )		-	
			<b>Husband's economic activity</b>		
			Employed	1.00	-
			Unemployed	1.79	( 1.68 - 1.90 )
			Student	1.39	( 1.25 - 1.54 )
			Pensioner	1.19	( 1.10 - 1.28 )
			Other	2.48	( 2.25 - 2.73 )

RR Model including the duration of marriage, wife's age at marriage and the socioeconomic indicator in question.

As for spousal income, when the temporal factors are controlled for, divorce risk patterns by wife's and husband's income run in opposite directions. The husband's income is strongly and consistently negatively related to divorce risk, while the wife's income is strongly and consistently positively related to divorce risk.

When the temporal factors are held constant, the divorce risk for couples living in rented dwellings is 76 percent higher than for home-owners, but there are no differences in divorce risk by housing density.

The differences in the risk of divorce by economic activity are partly different for husbands and wives. For both wives and husbands, the risk of divorce is higher for people who are unemployed or students than for people who are employed, but the differences are larger for husbands. The divorce risk for unemployed husbands is 79 percent higher than for employed husbands. When the temporal factors are considered, pensioners also have an elevated divorce risk as compared to employed wives and husbands. It is worth noting that pensioners are likely to be of advanced age and hence at long durations of marriage. When no control factors are considered, divorce is rare among pensioners (see Table 1). The risk of divorce is strikingly high if the husband belonged to the group 'others outside labor force'. In contrast, if the wife was in this group, which includes persons performing domestic work, divorce risk is lower than if the wife was employed.

## Discussion

The divorce risk patterns by the temporal variables were far from surprising. The risk of divorce increased slightly during the first years of marriage and then started to decrease again, reaching a very low level at long marriage durations. Divorce risk decreased strongly with increasing wife's age at marriage. An exception from the overall divorce pattern by marriage duration was that marriages of the youngest brides were most likely to disrupt in the earliest years of marriage. The differences in the risk of divorce by the wife's age at marriage were particularly large in relatively new marriages, but they persisted at quite long durations of marriage. Similar interactions have been found in an earlier Finnish study (Pitkänen 1986).

There are several theoretical reasons to expect divorce to be less likely when spouses are older and marriages have lasted a longer time. First, selection process occurs so that only the most stable marriages survive to higher marriage durations. Second, older couples have had more time to accumulate so-called marital-specific capital – things that the spouses acquire together and which can be lost at least partly in marital disruption (Becker et al. 1977), and which in other words act as barriers to divorce. Further, older couples are assumed to have fewer alternatives to the ongoing marriage. Finally,

since older people have less time left to enjoy the alternatives, the expected future benefits compare less favorably with the costs of disruption (Ross and Sawhill 1975, 40).

There are also several explanations for the high divorce risk among couples wed at a youthful age: insufficient time spent searching for a suitable partner (Becker et al. 1977); the rapid individual change during marriage, which increases the chances that the spouses' expectations and values will diverge, and insufficient social maturity for the choices connected with establishing and maintaining a marital relationship (Morgan and Rindfuss 1985).

The temporal factors are correlated strongly with family composition and socioeconomic factors. Controlling for the temporal factors strongly modifies the divorce patterns by family composition and socioeconomic factors, thus they are also important control variables.

Divorce patterns by family composition were examined using two measures, namely, the number of children and the age of the youngest child in the family. Consistent with findings from earlier studies, having children in the family decreased divorce risk. When the temporal factors were controlled for, divorce risk decreased consistently with an increasing number of children (at least up to 3 children) and increased with the increasing age of the youngest child. The number of children and the age of the youngest child in the family were found to have independent effects on the risk of divorce in Finnish first marriages. When the temporal factors were controlled for, divorce risk decreased with the number of children in every age group of the youngest child. A recent Swedish study on the impact of biological children on the divorce risks of Swedish women reported a similar pattern (Andersson 1997). These results suggest that the impact of family structure on divorce risk cannot be fully captured using only *one* of these indicators of family composition.

There are several reasons to expect a low propensity to divorce for couples with several or young children in the family. Common sense suggests that children can be a source of satisfaction in marriage. Additionally, for unsatisfied couples, dependent children can provide a reason to stay together (Levinger 1976). Also, reversed causation may be at work: a lowered expectation for the continuity of the marriage may discourage the couple from having (additional) children (Becker et al. 1977; Lillard and Waite 1993). Finally, there may be some third factor or factors which encourage the couple both to have (additional) children and to stay together.

Socioeconomic differentials in divorce risk were described using various indicators of spouses' socioeconomic status. Overall, a negative relationship between spouses' socioeconomic status and divorce risk was found in first marriages in Finland, whether estimated by husband's or wife's status. The socioeconomic gradient in divorce risk

was not restricted to a difference between the most disadvantaged groups and others, but there were differences along the whole socioeconomic scale. The result is consistent with results from earlier studies, which report a negative relationship between spouses' level of education and divorce risk in Finland (Finnäs 1995b, 1996, 1997).

When the temporal factors were held constant, divorce risk decreased with the level of spouses' education and husband's income and was lower in the more advantaged occupational classes. Additionally, divorce risk was low among farmers – a distinctive group where much, including the livelihood of the spouses, is often based on the spouses' joint effort, which makes divorce costly. Divorce risk was high among other self-employed persons, which is a heterogeneous group with respect to such factors as education and income.

Divorce risk was remarkably lower for home-owners than for couples living in rented dwellings. When the temporal factors were controlled for, there were no differences in divorce risk by housing density, which may be because a high housing density acts as a proxy for, among other things, having many children in the family.

The divorce risks for the unemployed and students were higher than for employed spouses. When the temporal factors were controlled for, pensioners also had an elevated divorce risk. Most of the pensioners in the study population are below the standard full retirement age and may have health problems. Being outside the labor force (excluding students and pensioners) was a strong predictor of divorce for husbands. In contrast, divorce risk was low for women in this group (which includes persons doing domestic work), as well for wives with a low income. In the Finnish scene, the presence of young children temporarily affects wives' economic activity and the level of income. This is one reason why divorce patterns by wife's income and activity are complicated, and they could not be described satisfactorily in this paper.

Little is known about the causes of the empirical relationship between socioeconomic factors and divorce risk. The first and simplest possibility is that economic insecurity directly or indirectly creates interpersonal tensions and disagreements in marriage or helps other problems surface. In addition, the greater accumulation of assets in the higher strata of society can make marital disruption more costly, thus acting as a barrier to disruption (Ross and Sawhill 1975, 50). The higher strata may also have higher normative barriers to disruption: In Finland, highly educated women have been more conservative at least with respect to family formation (Finnäs 1995a). Third, reverse causation may help explain the association. For instance, good prospects for a marital relationship should encourage investments into marital-specific capital (Becker et al. 1977).<sup>3</sup> Finally, personal factors may affect both socioeconomic status and the pros-

<sup>3</sup> Actual marital disruption can affect a person's socioeconomic status. Therefore, the direction-of-causality problems can be serious if the spouses' socioeconomic status is measured after the disruption of marriage.

pects of marriage (Ross and Sawhill 1975, 50), making the relationship between social status and divorce risk spurious. For example, social skills, certain personality traits, value orientations or childhood socialization experiences may affect a person's prospects in both occupational life and marriage.

In this report, socioeconomic differentials in divorce risk were identified using various indicators of spouses' socioeconomic status individually. The different measures of one's socioeconomic status are related, thus they may act as proxies for one another. However, they carry different substantive meanings, which is why unraveling the influences of different dimensions would facilitate the interpretation of the socioeconomic differences in divorce risk. Similarly, simultaneous analysis of each spouse's socioeconomic status would enable us to ask if it is the wife's or husband's status that affects divorce risk or both, and if they interact. Family composition might act as an important confounding factor in the association between such factors as the wife's income or economic activity, and divorce risk.

Presumably, functions of marriages and therefore also the consequences of marital disruption are different in the various phases of marital lives, and it can be assumed that determinants of divorce vary accordingly. There is some evidence that the effect of socioeconomic factors on marital disruption differ depending on such factors as the duration of marriage or childbearing parity (Hoem 1997; Morgan and Rindfuss 1985; South and Spitze 1986). A satisfactory description of the socioeconomic differences in divorce risk may require separate analyses in different stages of marital lives.

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