

# **A male or female economic bar to marriage?: Understanding the contribution of men's and women's economic precariousness on first cohabitation outcomes in the UK, 1991-2017**

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Youth economic precariousness has considerably increased over the last decades in the UK. The presence of three economic recessions in the 1980s, in the 1990s and the late 2000s, boosted young people's economic uncertainty (Jenkins 2010). Moreover, Government austerity measures led to declining wages, increasing housing costs and welfare benefit cuts (Berrington, Duta, and Wakeling 2017). Even though fewer young Britons are unemployed compared to other European countries, working conditions in the UK labour market are often insecure in terms of hours and low wage progression. Recent research shows that young generations in Britain tend to feel financially insecure and less confident on their future than their parents' (Dolphin 2012). Thus, subjective measures of precarity are likely to be as meaningful as traditional objective measures, such as unemployment rates.

Simultaneously, the age at marriage has risen steeply. In 1991, men's and women's mean age at first marriage was 27.5 and 25.5; whilst 25 years later, it was 33.4 and 31.5 years (ONS, 2016). Cohabitation has overtaken marriage as the normative way of entering a first co-residential partnership among young couples in Great Britain, with the percentage living together before first marriage rising from 61% in 1990-1994 to 78% in 2004-2007 (Beaujouan and Ní Bhrolcháin 2011).

There is reason to believe that co-residential relationships of *young* individuals may be the most exposed to the increase of economic precariousness, because of the high vulnerability of their economic resources (Aassve, Cottini, and Vitali 2013). Recent findings suggest that marriage may be becoming more selective in Britain, with young adults facing economic precariousness choosing to cohabit rather than marry (Berrington, Perelli-Harris, and Trevena 2015). The literature also attributes the higher risk of separation of cohabiters to their unstable economic situation (Smock, Manning, and Porter 2005). Therefore, cohabiters' economic precariousness may represent both a trigger to dissolution and a bar to marriage, i.e. a set of multiple markers of economic success, (such as earnings, employment and asset achievements), by which the couple decides whether the relationship is ready for marriage (Gibson-Davis, Gassman-Pines, and Lehrman 2018). Consequently, there would be socio-economic differences preventing the transition to marriage (Perelli-Harris et al. 2010).

The contribution of men and women to the couple's economic precariousness might differ significantly (Becker 1981; Ishizuka 2018; Oppenheimer 1988). Past theories argue that the traditional division of work within the household, e.g. men working and women dealing with domestic tasks, would be the most appropriate setting for marriage and would prevent dissolution, since both partners specialise in the roles that would fit them the best. Consequently, men's economic resources would be essential for the survival of the couple, whereas women's resources would lower their gains from marriage and increase their likelihood of dissolution (Becker 1981; Parsons 1949). In this traditional setting, we might expect, therefore, that the male partner's economic situation would be more important than the female partner's. However, the literature recognised the increasing importance of women's resources in the couple, relative to

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men's. The diffusion of non-marital cohabitation contributed significantly to this development, as it is a more egalitarian living arrangement. A dual-earner relationship would represent the most favourable environment to preserve the couple from the risk of dissolution, as it would be less vulnerable to men's unemployment and lack of resources (Oppenheimer 1988). In this case, we would anticipate that the female partner's economic precariousness would be just as important as the male partner's.

In this paper, we analyse the association between different dimensions of economic precariousness among young cohabiting couples in the UK and the risk of marrying or dissolving the relationship. We are particularly interested in whether this association differs by source of precariousness and by gender of each partner. Thus, the unit of analysis is not the individual, but the dyad. We use rich longitudinal data from the British Household Panel Survey (BHPS), and Understanding Society (UKHLS), which cover a long timeframe spanning from 1991 to 2017 and, thus, allow considering a historical perspective in our analysis. We aim at answering the following research questions:

- 1) Has the outcome of cohabitation, in terms of risk of separation and marriage, changed over the past 25 years?
- 2) What is the relationship between economic precariousness and the outcome of cohabitation?
- 3) Is economic precariousness among the male or female partner equally important in influencing the outcome of cohabitation?
- 4) Do these relationships differ according to different sources of economic precariousness?
- 5) How have these relationships changed over historical time?

## **Data and methods**

The initial sample consists of 2,066 opposite-sex couples formed by never-partnered original sample members, who were aged 18-35 when they entered their first cohabitation with their partners (who might have been in a union before). This approach provides precise information on the duration of the cohabitation and its development in the very early stage. This last aspect is fundamental, because the median duration of first cohabitations that started in the survey is, on average, two years (see also Beaujouan and Ní Bhrolcháin 2011). Thus, we perform our analysis on cohabitations truncated at the fifth year of observation, since the sample becomes small and increasingly selective for longer unions.

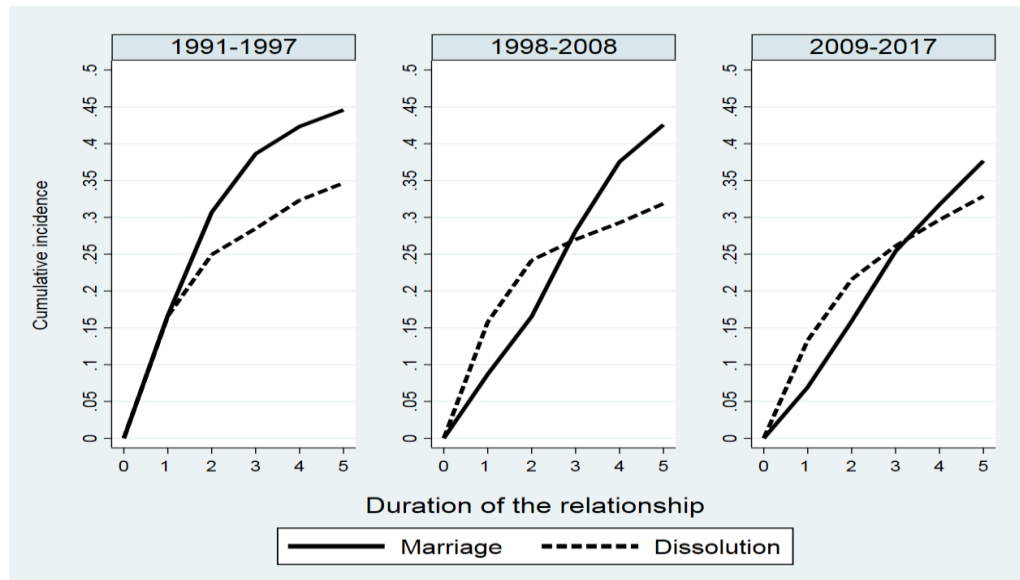
We operationalise couple's economic precariousness through indicators considering both the objective and the subjective sphere of each partner, according to gender. The objective measures concern labour income, employment status, savings and housing tenure; while the subjective measures are perceptions of the own financial situation.

We use weighted multinomial regressions to model the relationship between each measure of economic precariousness and the hazard of transitioning from cohabitation at a given year  $t$  to either a marriage or dissolution in  $t+1$ , considered as competing risks. We used longitudinal weights provided by the Institute for Social and Economic Research, computed at time  $t+1$ . Even though there is a slight reduction of the sample size, these weights should help in accounting for non-response and attrition, which could be a concern when identifying dissolutions.

## Results

The cumulative incidence functions (CIFs) in Figure 1 show that, in the most recent periods, the incidence of marriage has strongly lowered and the one of dissolutions has remained fairly stable.

**Figure 1: Cumulative incidence of marriage or dissolution over the first five years of the cohabitation by historical period.**



**Source: own weighted computations from BHPS and UKHLS.**

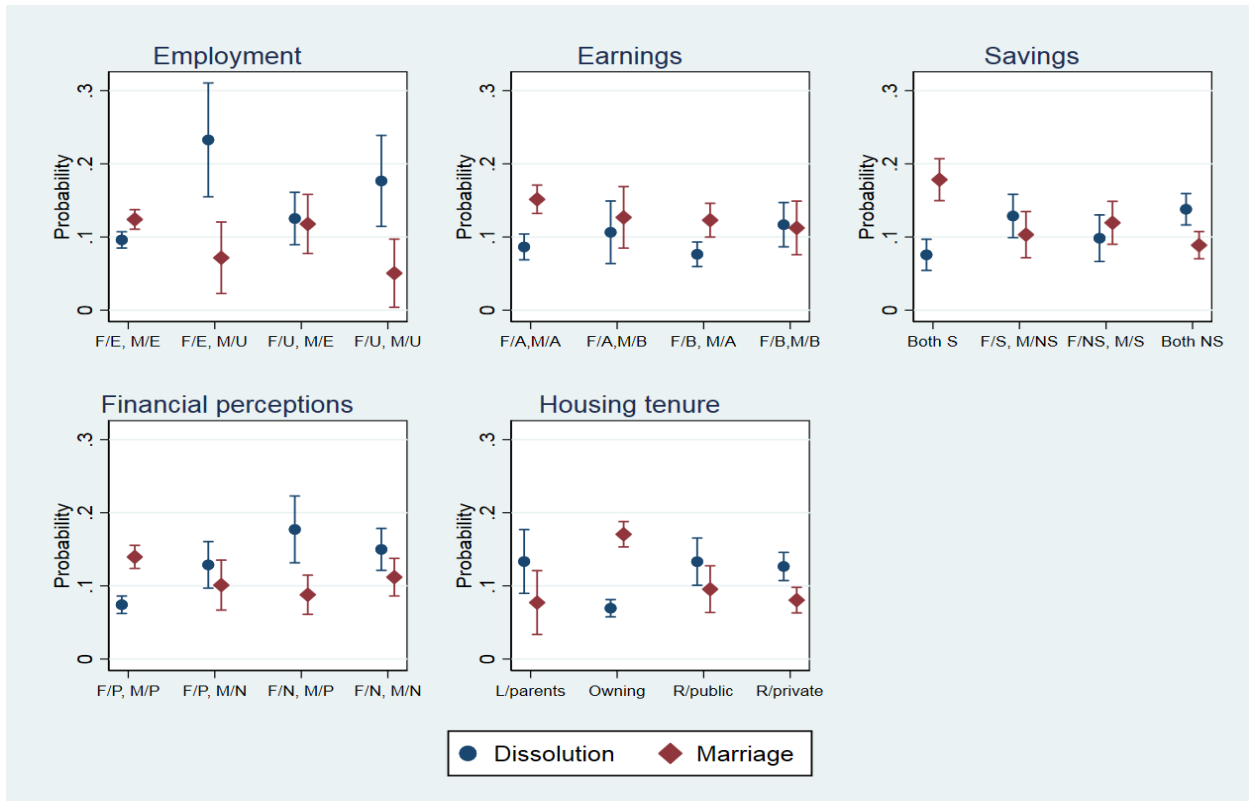
The results of the analytical models relating couple's precariousness to cohabitation outcomes, net of partners' key control variables, are shown through marginal effects (Figure 2, p. 5).

According to our findings, the resources of both the members of the couple are significant to determine cohabitation outcomes. Couples with the least precarious arrangements, that is where both the members are employed, earn above the first tercile of the population's labour income, collect savings, perceive their financial situation as good, and own their house, present a higher risk of marrying and a lower risk of dissolving their co-residential partnership.

At the same time, economic precariousness of both partners increases the risk of dissolution and lowers the risk of marriage, even though men's unemployment, low earnings and inability to save appear more damaging for the transition to marriage, compared to women's. Accordingly, couples in which the woman had less precarious traits than the man presented a significant higher risk of dissolution, especially when indicators for occupational characteristics, labour income and savings are taken into account.

This finding suggests that, in the UK context, more traditional couples select into marriage.

**Figure 2: Marginal effects of different sources of couple’s precariousness on cohabitation outcomes by the first five years of the relationship.**<sup>(a)(b)</sup>



**Source: own weighted computations from UKHLS and BHPS**

- (a) In the analytical model, baseline hazard is represented by the duration of the relationship. Controls are women’s and men’s age, education, previous unions; historical period and the presence of shared biological children.
- (b) Abbreviations refer to gender: F=Female, M=Male; Measures of precariousness: E=Employed U=Unemployed; A=above population’s first tercile, B=below population’s first tercile; S=saver NS=Not saver; P=Positive perception N=Negative perceptions; L/parents=Living with parents; R/public=Renting from a public institution; R/private = Renting from a private landlord.

## Discussion

We can conclude that there has been a shift in cohabitation outcomes of young individuals over historical time in the UK. According to our results, economic resources represent a precondition for setting up a pattern of success, which involves, firstly, entering a cohabitation and, then, a marriage. This finding is consistent with the theoretical framework of the economic bar to marriage, developed in the US, according to which the lack of adequate economic resources would preclude the entry to a marital union.

Moreover, economic resources are crucial to shape equilibria within the couple. Our findings present similarities with Oppenheimer’s theory. Cohabiting couples where both the partners are not precarious have a lower probability of dissolution and a higher chance of marrying, perhaps due to the greater risk-sharing within the household. Therefore, the resources of one partner would represent an insurance against the financial difficulties of the other.

However, our findings also show that some of the cohabiters have commonalities with Becker’s specialisation theory. In fact, in heterogenous couples, the presence of men’s economic

resources is positively associated with marriage and a strong determinant of dissolution, especially if the woman is not economically precarious and has lower gains from remaining in a precarious relationship than being single. These results do not necessarily contradict each other, as young cohabiters are quite heterogeneous in the resources that they can allocate to the relationship. One differentiating factor is indeed represented by the age of entry in the relationship<sup>1</sup>. Very young individuals would be more vulnerable to dissolution due to the stress generated by their lack of economic resources. Contrarily, those postponing the entry into the first cohabitation would present more resources to invest in the relationship and would be more likely to select themselves into a marriage or marriage-like relationship.

Subjective precariousness of both partners appears to discourage the stability of the partnership, regardless of gender. Therefore, a couple in which the man is objectively precarious could enhance the negative financial perceptions of the woman, despite her economic resources. We can thus conclude that both spheres of precariousness, i.e., objective or subjective, affect cohabitation outcomes, although they represent different characteristics. Future analyses (which will be completed before the conference) will investigate our last research question, that is, whether the relationship between economic precariousness and the cohabitation outcomes has changed over the historical period.

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<sup>1</sup> Analyses supporting this claim would be presented during the presentation, if the abstract were selected.