

Are household and family constitution patterns in Europe related to the educational and activity structure? The case of Spain, Belgium and Finland

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Introduction

The goal of this paper is to compare family or household formation in three European countries: Finland, Belgium and Spain using as a dataset the Family and Fertility Survey (FFS)*. Although it is a survey carried out by different national statistical institutes, standardized record files allow comparative studies across countries. I will focus on comparative issues addressed to contrasting case studies. The three countries selected intend to cover different models of family and household formation: Northern, Central and Southern European model.

The first problem faced has been that we have to deal with different survey years: Finish FFS was carried out during 1989-90, Belgium FFS was carried out during 1991-92 and the Spanish survey during 1994-95. Since the beginning, we have no the possibility of comparing the same life spans for similar birth-cohorts. In the next section, I will explain the approach adopted to overcome this problem.

The dependent variable is family or household formation. This is defined as the transition from the family of origin to the own individual's family or household. Household formation implies leaving the paternal home, while constituting a family means either to establish a first partnership or to have a first child.

The research methodology is based on discrete-time event-history analysis with competing-risks technique: an individual, at any year of his or her life course, can either remain single at the parental home without a child or experience a transition towards

one of the three considered paths. Individuals who make a transition before the age of 15 years and after the age of 40 years will be censored.

The independent variables are related to the individuals situation in education and employment. At any moment of the individual's life course, I compute the level of education and whether s/he is studying (part-time or full-time), the number of years in employment and the activity situation. They are time varying variables.

If there is a good information on activity it is possible to establish the activity situation at any year in the life-course of the person. If the person observed is working, we know the number of hours weekly worked. If the person is not working we know whether s/he was unemployed or inactive and the type of inactivity. Unfortunately, this information is not available for all the countries. For Finland, we only have information on the employment situation. I also consider the number of years an individual has been employed.

As far as education is concerned, we consider whether the individual was studying at any specific point in time. The minimum age considered for the educational career is 15 years, as one of the first questions on the survey is whether the interviewed was studying at that age. After that age, we can reconstruct the year at which each person began to study and the year they finished their studies. Moreover, it is possible to know whether students were studying part-time or full-time. I have also computed the highest educational attainment at any year in the life. In Finland, however, there is no data on school attendance before 15 years. Therefore, we can assume that everybody was studying at the age of 15 years or start our observation from the 16 years onwards. In Finland, there is detailed data on the beginning and the end of any educational period, on the educational level a person had at any year of his or her life and whether s/he was studying part-time or full-time. However, we do not have data on the educational biography for Belgium.

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Educational and employment structure

First of all, it is examined whether employment and education structure are so different in the three countries analysed. This is shown in figures 1 to 10 with the percentage of employed people and the percentage of students in Spain, Finland and Belgium.

There has been a progressive increase in the formal educational attainment in Spain and people tend to stay in education for longer (figures 1 and 2). Changes have been more evident for women, as women departed from lower levels. For 1945-49 birth-cohorts, while 30% of men aged 15 were in education, 15% of women at that age were so. Furthermore, the gender gap was maintained up to 25 years (very few remained in education at that age). By contrast, for the 1970-74 birth-cohorts, while 80% of men aged 15 were in formal education, 75% of women at the same age were so, but by their 20 years those birth-cohorts had a percentage of 40% for men and 45% for women. Thus, women stay for longer than men do in formal education in contemporary Spain.

Education has also increased in Finland (figures 3 and 4). In fact, participation in education has sharply increased for men under 20 years olds. For instance, percentage of male students aged 17 was 35% for the 1938-49 birth-cohorts and 85% for the 1966-67 birth cohorts, but for the 20-24 years age group this percentage was of 30% for 1945-49 male birth-cohorts and 40% for 1960-64 births cohorts (figure 3). On contrast, Finish women have been sharply increasing their level of education at all ages. For the younger birth-cohort analysed, 1965-67, the percentage of women on education reached 85% at 17 years (the same proportion than for men) and at 22 years was of 50% (10 percentage points higher than their male counterparts). For all birth cohorts, the relative number of men and women studying was higher in Finland than in Spain.

As far as employment is concerned, there is a clear gendered pattern in Spain that remain even after the recent changes in the female occupational structure (figures 5 and 6). The male pattern has been the later entrance into occupation, parallel to the increase in education at younger ages. At 20 years, 80% of Spanish males born in 1945-54 were employed, while 50% of those born in 1965-74 were employed. Moreover, 10% of Spanish males born in 1945-49 were non-employed from 30 years onwards. This percentage was also registered for younger generations: 10% of men in the 1960-64 male birth-cohorts were not employed at 30 years.

Occupational structure for women in Spain has suffered an extraordinary transformation (figure 6). On the one hand, the entrance in occupation has been delayed across generations (tendency which stopped from the 1965 generation onwards). So, while women aged 20 born in 1945-54 were employed in a 60%, those born in 1965-74 were employed in a 35%. On the other hand, younger women stay for longer time in employment (i.e. perform continuous careers) and withdraw from employment at a lower rates. For instance, women born in 1945-49 over 30 years of age were employed in a 30%, while those born in 1960-64 were employed at 30 years in a 40%. Nevertheless, the employed proportions for women in Spain are really low in comparison with other European countries.

As far as the occupational structure is concerned, in Finland we observe that the age of entry into occupation has moved forward (as in Spain): the percentage of employed under 21 years of age are lower as younger is a birth-cohort. However, changes over 21 years has been minimum. This is illustrated in figure 8, which shows the transition in occupational patterns for women born before and after 1945. The levels of employment in the 21-23 age group are higher in 5 percentual points for men, the gender gap can be associated with different educational structure, as finish women study on average for a longer time that their male counterparts. The higher percentage is reached by men at 28 years, and from that age onwards, employment is of a 95-100%. For women, 80% are employed at the 25-28 age-group, 85% at the 29-33 age-group, and about 90% of Finish women were employed over 35 years.

For Belgium, we just have data on occupation (figures 9 and 10). The entrance into employment has been brought forward in Belgium (as in the other counties analysed), as the proportion of employed individuals under 23 years of age is lower as younger is the birth cohort. However, there has been no changes for men across birth-cohorts after that age: at 26 years, 95% of men were employed, and at 30 years that percentage reached the 100%. For women the higher percentage for the 1951-60 birth-cohorts was 90%, while younger birth-cohorts tend to be fully-employed for women at 30 years of age.

Paths on family or household formation

Table 1 shows the prevalence and timing of Spaniard family or household formation by the type of path for family or household formation. The standard errors are pretty high for all paths, even for the more common. The main path followed a "traditional model", because individuals were leaving home and constituting a partnership at the same time: 55% of men and 65% of women born in 1945-65 used this path (standard errors were $\pm 6\%$ for males and $\pm 4\%$ for females). Other 20% of Spanish men and 15% of Spanish women born in 1945-64 left the parental home before entering in a new constituted partnership or parenthood (if they ever did) as a transition to family formation (standard error were respectively $\pm 5\%$ and $\pm 3\%$). A large proportion, 20% of males born in 1945-54 and 15% of women born in 1945-49, use other path for family and household formation, basically constituted a partnership without leaving parental home (the extended family model).

As we observe in table 2, the majority of Finish people left the parental home to constitute a non-family household (the standard error was $\pm 6\%$ for men and 3.5% for women). For those cases, the mean age at leaving the parental home was around 20 years for men and 19.5 years for women, and it seems that this indicator has been slightly brought forward for younger birth-cohorts. Standard deviation was between 3.5 and 4 years both for men and women. On the other hand, Finish people whose family formation follow the path of getting into a partnership tend to leave the paternal home at the same time. There was an important gap between mean ages of people who constitute a non-family household and those who get into a partnership in Finland. The difference has been getting smaller as younger the birth-cohort: 5 years for men and 3.5 year for women for the 1955-59 birth-cohort, and 2.5 years for men and 1.5 years for women for the 1955-59 birth-cohort (for younger generations this tendency is still in place).

The overwhelming majority of Belgians left home to get into a partnership (75% of men, 80% of women): it has been the main path towards for family and household formation in Belgium (table 3). There are two other ways significant enough to be consider: around 15% of men and 10% of women left the parental home previously to first partnership or first parenthood (if ever get into a partnership or became a parent) and around 5% of both men and women left the paternal home, get into a partnership

and became a parent at the same time. Differences in mean age among different types of emancipation are statistically significant: in general, leaving paternal home previously to partnership or parenthood occurred at younger ages than other path towards family or household formation (around 23.5 years for women and around 22 years for women).

Modelling family an household formation

I model the more common path of family and household formation in Spain, that is, forming a partnership and leaving the parental home at the same time (table 4); models for others paths are not statistically significant. In comparison with 1945-49 birth cohort (reference category for birth-cohorts odds ratio), leaving home and get into a partnership odds ratio for those born in 1955-59 were 40 percentual points higher for both sexes. Being a full-time homemaking women lead to an odds ratio 70 percentual points higher that those women who never work. For men, being at work meant odds ratio extraordinary higher that those who never were at work. On contrast, for women, being in a full-time employment leaded to a relative odds ratio of family formation though partnership and leaving parental home 55 percentual points lower than reference category. Although there was no differences for men in the odds ratio if they were studying or not, for women being student meant and odds ratio clearly lower than not being student. Moreover, women with tertiary (first stage) education have odds ratio 50 percentual points lower than women with primary school. In sum, in this type of family and household formation, the model of female care-giver and male bread-winner model were still in place, and more education for women lead to a lower partnership formation in contemporary Spain.

There are two paths in family and household formation with significant statistics in Finland: leaving home to form a non-family household and leaving home to constitute a partnership (table 5). We observe than while odds ratio for leaving parental home to form a non-family household have been lowering across male births cohorts (leaving home is consequently getting relatively less important for Finish men), odds ratio of leaving home to constitute a partnership are higher for women as younger the birth cohort (partnership is consequently getting relatively more important for Finish women). To be employed is positive associated with family emancipation for both sexes

and for both paths, although the number of years a person has been employed has a negative effect, that is to say, more years employed, less probability to leave parental home in Finland (for constitute a non-family household or to form a partnership). To leave home to form a non-family household is highly associated with being a student: odds ratio for males are 0.98 for part-time male students, 1.22 for full-time male students and 0.79 for female full-time students. On contrast, women who left home to get into a partnership has an odds 40 percentual points lower if they were full-time students as compared to those non-students. Finally, we observe that for the two analysed paths of family and household formation in Finland and for both sexes, higher educational level meant higher odds ratio of leaving the parental home.

For Belgium, I only use occupational status at any year of an individual life to fit the model. I consider the life-course from 15 to 35 years of age. The dependent variable is the family and household formation and the independent variables the number of years in employment and the occupational status during each year-person. These variables are statistically significant only for the path of leaving the parental home to get into a partnership This is the only model that it could be fitted for Belgium (one for men, another for women). Once age is controlled for (age and age squared), there is no difference in birth cohort for family and household constitution for women, but men born in 1961-65 showed a lower prevalence that their Belgium counterparts born earlier. In the relation between activity and leaving home to enter into a partnership there are a clear difference by gender. Men in full-time occupation showed odds ratio for leaving home to form a partnership 1.5 times higher than those inactive. It can be concluded that for men family formation thought partnership was related to the bread-winner model. For women any other category showed higher odds than inactivity (excluding homemaking): being in occupation with irregular working hours implied an odds ratio of emancipation through partnership 0.80 higher that reference category, to be unemployed or in a full-time occupation has a relative odds ratio of 1.20, and to be in a part-time occupation of 1.30. Finally, homemaking meant an odds ratio two times higher. In sum, inactivity (we can suppose basically students) supposed lower odds ratio of family and household formation, the higher odds ratio were related basically to homemaking, and more to part-time than to full-time employment.

Table 1. Paths to Family and Household Formation in Spain

| PREVALENCE (%) | | Standard errors | | | | | | | | |
|-----------------------|------------------------------|------------------------|------------------------------|------------------|------------------------|------------------------------|------------------|----------------|--------------|------------------|
| Birth-Cohorts | Age at interview | No family or household | | | No family or household | | | Other | | |
| | | formation | Leaving home for partnership | Leaving home | path formation | Leaving home for partnership | Leaving home | path formation | Leaving home | path |
| Males | | | | | | | | | | |
| 1945-49 | 45-50 | 7,60 | 53,61 | 22,43 | 16,35 | 3,20 | 6,03 | 5,04 | 4,47 | 4,47 |
| 1950-54 | 40-44 | 9,20 | 54,00 | 18,80 | 18,00 | 3,58 | 6,18 | 4,84 | 4,76 | 4,76 |
| 1955-59 | 35-39 | 6,11 | 53,82 | 22,52 | 17,56 | 2,90 | 6,04 | 5,06 | 4,61 | 4,61 |
| 1960-64 | 30-34 | 16,08 | 50,88 | 18,42 | 14,62 | 3,89 | 5,30 | 4,11 | 3,74 | 3,74 |
| 1965-69 | 25-29 | 45,84 | 29,49 | 14,21 | 10,46 | 5,06 | 4,63 | 3,54 | 3,11 | 3,11 |
| 1970-74 | 20-24 | 85,98 | 5,82 | 4,76 | 3,44 | 3,50 | 2,36 | 2,15 | 1,84 | 1,84 |
| Females | | | | | | | | | | |
| 1945-49 | 45-50 | 2,24 | 58,85 | 16,21 | 22,69 | 1,45 | 4,82 | 3,61 | 4,10 | 4,10 |
| 1950-54 | 40-44 | 4,41 | 65,08 | 14,29 | 16,23 | 1,69 | 3,92 | 2,88 | 3,03 | 3,03 |
| 1955-59 | 35-39 | 3,72 | 66,72 | 12,67 | 16,89 | 1,52 | 3,80 | 2,68 | 3,02 | 3,02 |
| 1960-64 | 30-34 | 6,69 | 63,30 | 13,84 | 16,17 | 1,93 | 3,73 | 2,67 | 2,85 | 2,85 |
| 1965-69 | 25-29 | 23,50 | 48,26 | 12,93 | 15,30 | 3,10 | 3,65 | 2,45 | 2,63 | 2,63 |
| 1970-74 | 20-24 | 64,57 | 18,30 | 7,03 | 10,10 | 3,59 | 2,90 | 1,92 | 2,26 | 2,26 |
| TIMING | | | | | | | | | | |
| Birth-Cohorts | Leaving home for partnership | Leaving home | | | Other path | | | | | |
| | | Mean age | Stand. Error | Stand. Deviation | Mean age | Stand. Error | Stand. Deviation | Mean age | Stand. Error | Stand. Deviation |
| Males | | | | | | | | | | |
| 1945-49 | 27,48 | 0,33 | 3,93 | 20,00 | 0,63 | 4,80 | 28,05 | 0,64 | 4,19 | 4,19 |
| 1950-54 | 25,54 | 0,24 | 2,81 | 20,28 | 0,59 | 4,02 | 26,26 | 0,71 | 4,78 | 4,78 |
| 1955-59 | 26,14 | 0,28 | 3,35 | 21,69 | 0,71 | 5,42 | 24,36 | 0,68 | 4,59 | 4,59 |
| 1960-64 | 26,13 | 0,26 | 3,46 | 21,64 | 0,54 | 4,32 | 23,18 | 0,61 | 4,29 | 4,29 |
| 1965-69 | 24,37 | 0,26 | 2,67 | 21,00 | 0,53 | 3,86 | 21,99 | 0,68 | 4,22 | 4,22 |
| 1970-74 | 20,97 | 0,46 | 2,19 | 19,99 | 0,54 | 2,27 | 20,08 | 0,73 | 2,64 | 2,64 |
| Females | | | | | | | | | | |
| 1945-49 | 23,75 | 0,24 | 3,63 | 18,79 | 0,55 | 4,41 | 24,39 | 0,42 | 3,97 | 3,97 |
| 1950-54 | 24,00 | 0,18 | 3,47 | 19,78 | 0,52 | 4,67 | 23,26 | 0,51 | 4,87 | 4,87 |
| 1955-59 | 23,26 | 0,17 | 3,31 | 19,67 | 0,40 | 3,48 | 22,39 | 0,42 | 4,24 | 4,24 |
| 1960-64 | 23,69 | 0,17 | 3,48 | 20,31 | 0,50 | 4,73 | 21,84 | 0,38 | 3,87 | 3,87 |
| 1965-69 | 23,06 | 0,17 | 3,23 | 21,07 | 0,38 | 3,66 | 21,10 | 0,26 | 2,75 | 2,75 |
| 1970-74 | 21,17 | 0,21 | 2,39 | 19,31 | 0,44 | 3,04 | 20,08 | 0,26 | 2,12 | 2,12 |

Table 2. Paths to Family and Household Formation in Finland

| PREVALENCE | | | | | | Standard errors | | | | |
|-------------------|------------------|----------------------------------|-----------------|--------------|------------|----------------------------------|-----------------|--------------|------------|--|
| Birth-cohorts | Age at interview | No family or household formation | Leaving home | | | No family or household formation | Leaving home | | | |
| | | | for partnership | Leaving home | Other path | | for partnership | Leaving home | Other path | |
| Males | | | | | | | | | | |
| 1938-44 | 45-49 | 1,63 | 21,74 | 57,07 | 19,57 | 1,83 | 5,96 | 7,15 | 5,73 | |
| 1945-49 | 40-44 | 3,52 | 24,12 | 52,03 | 20,33 | 1,88 | 4,37 | 5,10 | 4,11 | |
| 1950-54 | 35-39 | 6,22 | 20,33 | 55,19 | 18,26 | 3,05 | 5,08 | 6,28 | 4,88 | |
| 1955-59 | 30-34 | 6,55 | 30,36 | 49,11 | 13,99 | 2,64 | 4,92 | 5,35 | 3,71 | |
| 1960-64 | 25-29 | 9,69 | 27,31 | 49,34 | 13,66 | 3,85 | 5,80 | 6,50 | 4,47 | |
| 1965-67 | 22-24 | 14,01 | 27,71 | 48,73 | 9,55 | 3,84 | 4,95 | 5,53 | 3,25 | |
| Females | | | | | | | | | | |
| 1938-44 | 45-49 | 1,21 | 31,04 | 54,25 | 13,50 | 0,79 | 3,33 | 3,59 | 2,46 | |
| 1945-49 | 40-44 | 1,03 | 26,55 | 55,54 | 16,88 | 0,71 | 3,11 | 3,50 | 2,64 | |
| 1950-54 | 35-39 | 0,82 | 31,43 | 55,78 | 11,97 | 0,65 | 3,36 | 3,59 | 2,35 | |
| 1955-59 | 30-34 | 1,55 | 36,01 | 51,17 | 11,27 | 0,87 | 3,39 | 3,53 | 2,23 | |
| 1960-64 | 25-29 | 3,06 | 39,78 | 49,24 | 7,93 | 1,26 | 3,58 | 3,65 | 1,97 | |
| 1965-67 | 22-24 | 10,19 | 32,28 | 50,24 | 7,28 | 2,92 | 4,51 | 4,83 | 2,51 | |

| TIMING | Leaving home for partnership | | | Leaving home | | | Other path | | | |
|----------------|------------------------------|----------|--------------|----------------|----------|--------------|----------------|----------|--------------|----------------|
| | Birth-cohorts | mean age | Stand. Error | Stand. Deviat. | mean age | Stand. Error | Stand. Deviat. | mean age | Stand. Error | Stand. Deviat. |
| Males | | | | | | | | | | |
| 1938-44 | | 24,48 | 0,54 | 3,41 | 19,68 | 0,30 | 3,10 | 23,97 | 0,95 | 5,73 |
| 1945-49 | | 24,15 | 0,37 | 3,48 | 20,41 | 0,28 | 3,90 | 24,28 | 0,57 | 4,89 |
| 1950-54 | | 22,40 | 0,40 | 2,79 | 20,15 | 0,31 | 3,60 | 22,88 | 0,83 | 5,50 |
| 1955-59 | | 22,71 | 0,25 | 2,51 | 20,54 | 0,30 | 3,79 | 22,75 | 0,65 | 4,45 |
| 1960-64 | | 22,37 | 0,33 | 2,62 | 21,51 | 0,30 | 3,19 | 22,01 | 0,69 | 3,87 |
| 1965-67 | | 22,40 | 0,25 | 2,37 | 20,87 | 0,21 | 2,62 | 21,19 | 0,54 | 2,94 |
| Females | | | | | | | | | | |
| 1938-44 | | 22,45 | 0,24 | 3,61 | 19,13 | 0,21 | 4,27 | 21,92 | 0,36 | 3,61 |
| 1945-49 | | 22,20 | 0,21 | 3,03 | 19,50 | 0,19 | 4,04 | 21,53 | 0,31 | 3,60 |
| 1950-54 | | 22,40 | 0,40 | 2,79 | 20,15 | 0,31 | 3,60 | 22,88 | 0,83 | 5,50 |
| 1955-59 | | 21,01 | 0,16 | 2,61 | 19,46 | 0,14 | 2,87 | 21,30 | 0,37 | 3,44 |
| 1960-64 | | 20,93 | 0,14 | 2,31 | 19,94 | 0,14 | 2,63 | 20,34 | 0,34 | 2,56 |
| 1965-67 | | 20,68 | 0,16 | 1,82 | 19,51 | 0,16 | 2,23 | 19,73 | 0,34 | 1,85 |

Table 3. Paths to Family and Household Formation in Belgium

| PATH OF EMANCIPATION | | Leaving home & partnership | | Leavers | | Leaving home & partnership & parenthood | | Others | | TOTAL | |
|----------------------|------------------|----------------------------|----|---------|----|-----------------------------------------|----|--------|----|--------|-----------------------|
| Birth-cohort | age at interview | % | SE | % | SE | % | SE | % | SE | | |
| MALES | | | | | | | | | | | |
| 1951-55 | 35-39 | 71.89 | 5 | 13.58 | 8 | 8.60 | 8 | 5.93 | 8 | 100.00 | |
| 1956-60 | 30-34 | 71.13 | 4 | 15.67 | 8 | 5.81 | 8 | 7.39 | 8 | 100.00 | |
| 1961-65 | 25-29 | 60.07 | 5 | 17.09 | 7 | 2.54 | 8 | 20.30 | 7 | 100.00 | |
| 1966-70 | 20-24 | 18.18 | 8 | 12.57 | 8 | 1.16 | 9 | 68.09 | 5 | 100.00 | |
| FEMALES | | | | | | | | | | | |
| 1951-55 | 35-39 | 76.85 | 3 | 11.11 | 7 | 9.66 | 7 | 2.38 | 7 | 100.00 | |
| 1956-60 | 30-34 | 76.29 | 3 | 13.55 | 6 | 6.78 | 6 | 3.39 | 7 | 100.00 | |
| 1961-65 | 25-29 | 72.81 | 3 | 15.32 | 6 | 3.55 | 6 | 8.32 | 6 | 100.00 | |
| 1966-70 | 20-24 | 40.25 | 6 | 16.74 | 7 | 1.38 | 7 | 41.63 | 6 | 100.00 | |
| MEAN AGES | | | | | | | | | | | (Kruskal-Wallis Test) |
| MALES | | | | | | | | | | | sig. |
| 1951-55 | 35-39 | 23.63 | | 22.13 | | 22.11 | | 20.50 | | 23.26 | 0.000 |
| 1956-60 | 30-34 | 23.73 | | 22.01 | | 22.53 | | 23.50 | | 23.37 | 0.000 |
| 1961-65 | 25-29 | 23.65 | | 21.79 | | 22.73 | | 23.83 | | 23.23 | 0.000 |
| 1966-70 | 20-24 | 22.54 | | 20.56 | | 21.10 | | 20.83 | | 21.71 | 0.000 |
| FEMALES | | | | | | | | | | | |
| 1951-55 | 35-39 | 22.02 | | 21.83 | | 20.87 | | 22.64 | | 21.90 | 0.001 |
| 1956-60 | 30-34 | 22.07 | | 21.51 | | 20.31 | | 23.70 | | 21.88 | 0.000 |
| 1961-65 | 25-29 | 22.28 | | 20.99 | | 21.00 | | 19.65 | | 21.98 | 0.000 |
| 1966-70 | 20-24 | 21.67 | | 19.67 | | 20.28 | | 19.83 | | 21.05 | 0.000 |

**Table 4. Model family and household formation in Spain
(LEAVING PARENTAL HOME FOR PARTNERSHIP)**

| | MALES | | FEMALES | |
|-----------------------------------|--------|------|---------|------|
| | B | Sig. | B | Sig. |
| AGE | | | | |
| Lineal age | 2,02 | *** | 1,88 | *** |
| Age squared | -0,04 | *** | -0,04 | *** |
| BIRTH COHORTS | | | | |
| 1945-49 | 0,00 | ref. | 0,00 | ref. |
| 1950-54 | 0,35 | *** | 0,08 | |
| 1955-59 | 0,43 | *** | 0,43 | *** |
| 1960-64 | 0,18 | | 0,28 | *** |
| OCCUPATIONAL STATUS | | | | |
| Never at work | 0,00 | ref. | 0,00 | ref. |
| Student | 0,01 | *** | -0,11 | |
| Domestic economy | -3,48 | | 0,68 | *** |
| Other inactivity | -0,11 | | -1,66 | * |
| Unemployment | 0,48 | | -0,53 | ** |
| At work(part-time) | 1,14 | *** | -0,35 | ** |
| At work(full-time) | 1,54 | *** | -0,55 | *** |
| At work(irregular) | 1,09 | *** | -0,23 | |
| At work (missing number of hours) | 2,20 | *** | -0,29 | |
| YEARS EMPLOYED | 0,03 | | 0,07 | *** |
| BEING STUDENT | | | | |
| no | 0,00 | ref. | 0,00 | ref. |
| part-time student | -0,16 | | -0,65 | *** |
| full-time student | -0,24 | | -1,06 | *** |
| student (missing number of hours) | -2,61 | | -4,52 | |
| EDUCATIONAL LEVEL | | | | |
| Primary | 0,00 | ref. | 0,00 | ref. |
| Lower secondary | 0,17 | | -0,16 | * |
| Upper secondary | 0,25 | ** | -0,17 | * |
| Post-secondary | 0,49 | * | -0,01 | |
| Tertiary(first stage) | 0,47 | ** | 0,51 | *** |
| Advanced Research Qualification | 1,16 | * | 2,60 | ** |
| CONSTANT | -31,56 | *** | -25,28 | *** |

*** p<0.01 ** p<0.05 * p>0.10

Table 5. Model of family and household formation in Finland

| | LEAVING PARENTAL HOME FOR PARTNERSHIP | | | | LEAVING PARENTAL HOME | | | |
|-----------------------------------|---------------------------------------|------|---------|------|-----------------------|------|---------|------|
| | MALES | | FEMALES | | MALES | | FEMALES | |
| | B | Sig. | B | Sig. | B | Sig. | B | Sig. |
| AGE | | | | | | | | |
| Lineal age | 2,29 | *** | 1,60 | *** | 0,66 | *** | 0,15 | * |
| Age squared | -0,05 | *** | -0,03 | *** | -0,01 | *** | 0,00 | * |
| BIRTH COHORTS | | | | | | | | |
| 1938-44 | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. |
| 1945-49 | -0,17 | | -0,13 | | -0,23 | * | -0,01 | |
| 1950-54 | -0,18 | | 0,31 | *** | -0,04 | | 0,09 | |
| 1955-59 | 0,05 | | 0,41 | *** | -0,39 | *** | -0,05 | |
| 1960-64 | -0,22 | | 0,54 | *** | -0,58 | *** | -0,11 | |
| EMPLOYMENT | | | | | | | | |
| non-employed | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. |
| employed | 0,94 | *** | 0,88 | *** | 0,55 | *** | 0,73 | *** |
| YEARS EMPLOYED | -0,01 | | -0,03 | * | -0,05 | ** | -0,06 | *** |
| BEING STUDENT | | | | | | | | |
| no | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. |
| part-time student | 0,12 | | -0,13 | | 0,98 | *** | 0,18 | |
| full-time student | 0,29 | | -0,40 | *** | 1,22 | *** | 0,79 | *** |
| student (missing number of hours) | -4,64 | | -0,56 | | 0,60 | | 1,31 | *** |
| EDUCATIONAL LEVEL | | | | | | | | |
| Primary | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. | 0,00 | ref. |
| Lower secondary | 0,82 | | -0,03 | | -0,17 | | 0,07 | |
| Upper secondary | 0,48 | *** | 0,19 | ** | 0,44 | *** | 0,66 | *** |
| Post-secondary | 1,07 | ** | 0,87 | *** | 1,05 | ** | 1,15 | *** |
| Tertiary(first stage) | 1,12 | | 0,82 | | 0,18 | | 1,24 | *** |
| Advanced Research Qualification | 1,85 | *** | 0,97 | * | 0,83 | * | -0,33 | |
| Constant | -31,41 | *** | -21,53 | *** | -10,41 | *** | -4,95 | *** |

Table 6. Model of family and household formation in Belgium

| LEAVING & PARTNERSHIP | MALES | | FEMALES | |
|----------------------------|--------------|-------------|-------------|-------------|
| | B | Sig. | B | Sig. |
| AGE | | | | |
| lineal | 3.26 | 0.00 | 2.91 | 0.00 |
| square | -0.07 | 0.00 | -0.06 | 0.00 |
| BIRTH-COHORT | | | | |
| 1951-55 | 0.00 | ref. | 0.00 | ref. |
| 1956-60 | -0.07 | 0.36 | 0.00 | 0.97 |
| 1961-65 | -0.36 | 0.00 | -0.06 | 0.33 |
| Years in occupation | 0.02 | 0.12 | 0.12 | 0.00 |
| ACTIVITY | | | | |
| Homemaking | | | 2.06 | 0.00 |
| Other inactivity | 0.00 | ref. | 0.00 | ref. |
| Unemployed | -4.38 | 0.68 | 1.19 | 0.00 |
| Part-time employment | 0.24 | 0.53 | 1.31 | 0.00 |
| Full-time employment | 1.51 | 0.00 | 1.18 | 0.00 |
| Irregular hours employment | 0.07 | 0.90 | 0.80 | 0.00 |
| CONSTANT | -42.62 | 0.00 | -35.86 | 0.00 |













