

Who has Greatest Expectations? Expected Consequences of Union Formation across Europe

Kenneth Aarskaug Wiik
Research Department, Statistics Norway (kaw@ssb.no)

Eva Bernhardt
Sociology Department, Stockholm University

Paper for the 27th International Population Conference, Busan, August 26-31, 2013.

Draft - please do not cite without permission.

Abstract

Using data on non-partnered individuals aged 22-35 from eight European countries ($N = 8,443$), we investigate expected consequences of moving in with a partner within the next three years. Results confirmed that Swedes had the highest probability of expecting improvements in their financial situation, whereas respondents from Belgium, France, and Russia had the lowest probability of anticipating decreasing career opportunities. Further, Romanians and Swedes were most likely to expect less personal freedom, whereas Hungarian and French respondents were most likely to expect increasing life satisfaction. Across all countries, women were significantly more likely than men to expect an improved financial situation. This gender gap was biggest in Bulgaria, Romania and Russia and smallest in Sweden, France and Belgium. Also, Bulgarian men were more likely to anticipate a loss in employment opportunities and personal freedom than women. In Austria, men were more likely to expect increasing life satisfaction than women.

Introduction and background

Forming a co-residential union, whether marital or non-marital, is one of the most important transitions in the life course of an individual. For most people this transition is connected with a better quality of life, more happiness, and a better and more stable economic situation (Kohler et al. 2005; Mastekaasa, 1992; Stack & Eshleman, 1998; Zimmerman & Easterlin 2006). Maybe not as salient as these positive consequences of forming a co-residential union are potential negative consequences, such as restrictions in personal freedom or career possibilities, about which we seem to know even less (DePaulo & Morris, 2005). Waite (1995) has argued that significant benefits in terms of health, earnings and general well-being accrue to those who are married, but that marriage-market participants in the United States, i.e. those still unpartnered, are largely unaware of these benefits. It would seem therefore that expected consequences of union formation may be less positive, and/or more negative than is actually warranted, at least in the American context. To the best of our knowledge little, if anything, is known about such expectations.

Thus, in addition to empirical studies of actual positive and/or negative consequences of union formation, it seems relevant to ask what kind of expectations still unpartnered young men and women have about how life will change after they start a co-residential union. There are previous studies of marriage intentions/expectations (e.g., Wiik, Bernhardt, & Noack, 2010), but such research usually deals with who expects to get married, with whom, and whether their expectations are really fulfilled.

In this paper, we use comparable data from eight European countries (Austria, Belgium, Bulgaria, France, Hungary, Romania, Russia, and Sweden) to investigate the expected positive and negative consequences of moving in with a partner within the next three years among non-partnered respondents aged 22-35 ($N = 8,443$). Data come from the first round of the Gender and Generations Surveys carried out in the period 2003-2010 (GGS;

<http://www.demographic-research.org/volumes/vol17/14/>). For Sweden we use data from the second round (2003) of the Young Adult Panel Study (YAPS; http://www.suda.su.se/yaps/Index_en.html). In all countries, respondents were asked what they considered to be the potential consequences of moving in with a partner within the next three years across the following four dimensions: financial situation, employment opportunities, personal freedom, and life satisfaction. We are particularly interested in gender differentials across countries, as these may tell us about how gender structures vary in different societies. Additionally, studying the expected consequences of moving in with a partner will inform us about why individuals choose to live in co-residential union, and therefore tell us about the meaning of cohabitation and marriage in contemporary European countries. The current study is exploratory, as we don't know of any previous study of this kind.

Brief literature review and some considerations

In their review of contemporary living arrangements in the West, Noack, Bernhardt, and Wiik (2013) argue that the fact that nowadays fewer people live together as a couple is usually due to more frequent relationship breakups than to fewer people entering a co-residential union. Most people still spend the bulk of their lives living with a married or cohabiting partner. Thus, for a young adult, male or female, to find a partner and move in with him or her (with or without a wedding ceremony) must still be regarded as socially prescribed behavior, even if the transition is less determined by tradition and institutional arrangements and more open to individual choice than used to be the case (Giddens, 1992).

From an economist point of view, persons marrying generally expect to raise their utility level above what it would be if they remained single (Becker 1974), meaning that gains from marriage are expected to exceed potential costs. According to cost-benefit analysis, individuals make their choices weighing anticipated benefits against anticipated costs. If

people expect to get more benefits than costs from a particular course of action, then they will decide to do it (e.g., Mishan & Quah, 2007). Of course, the individual's expectations may be more or less realistic. For example, Waite (1995) has questioned that individuals really know very much about the actual costs and benefits of getting married. No doubt, societal norms influence people's subjective evaluation of a particular course of action. As union formation is normative behavior in our societies, it is probably necessary that the individual expects serious negative consequences of forming a co-residential relationship for it not to happen. However, how expected positive and negative consequences of union formation actually influence the transition from unpartnered to partnered is beyond the scope of this paper. Rather, we study expectations about partnered life among unpartnered young adults as indicators of the strength of the social institution of "marriage".

Men and women today are influenced by the notions of self-fulfillment and of having a life of one's own, as argued by proponents of the individualization hypothesis (e.g., Beck & Beck-Gernsheim, 1995; Giddens, 1992). Although union formation today could be less influence by social norms, an intimate romantic relationship, especially if it is co-residential, may nonetheless restrain the individual's freedom to "live one's own life" and pursue one's goals in life in terms of education, work and career. This might be especially relevant for women, given the prevalent gender structures in our societies. For instance, in most Western industrialized societies women still bear the main responsibility for childcare and housework (Treas & Lui, 2013; Knudsen & Wærness, 2008). It is therefore relevant to study gender differences in expected consequences of union formation: do men and women have the same (or at least similar) expectations about how life will change after they start a co-residential union?

Expected consequences of union formation may also vary between countries, depending on a number of circumstances. One such factor is customary living arrangements of young

adults: do young men and women overwhelmingly live with their parents until they get married, or do they normally experience a period of independent, non-family living after leaving the parental home but before they enter their first co-residential union? Also, the countries included in this study represent different welfare regimes, and how the strength and direction of the motivations to move in with a partner vary in different societal contexts is likely to depend for example on the degree to which the welfare system of the country is family based or based on the individual. One may for example hypothesize that it is less important to marry or live in a co-residential union in Scandinavia where the welfare system is less family based than in countries with stronger family ties (Reher, 2004). If so, young men and women living in countries where the welfare system is based in the individual might have less positive expectations toward union formation than those living in more family based welfare states.

Another circumstance of importance might be the frequency of cohabitation. Several studies have shown that cohabitation is a less serious and committing union type than marriage (e.g., Wiik et al., 2009), indicating perhaps that the transition from single life to partnered life is less crucial for those who choose to cohabit. Also, across Europe cohabiters report lower levels of life satisfaction, happiness (Soons & Kalmijn, 2009) and union quality (Wiik, Keizer, & Lappegård, 2012) than those married, so the positive expected consequences of marriage may not apply equally to cohabiting unions. Individuals could, in other words, have weaker expectations toward union formation if cohabitation is a viable option. Noack et al (2013) identify three groups of cohabitation countries in contemporary Europe: Those with *the traditional pattern* with less than 5% of the total population cohabiting, *the middle group*, where 6-14% are cohabiting, and *high frequency countries*, where 18% or more of the total population is cohabiting. Among the countries included in the current study, Bulgaria, Romania, and Russia were identified as traditional cohabitation countries, whereas Austria,

Hungary and Belgium follow the pattern of the middle group. Sweden and France are high frequency countries in which cohabitation is common.

Life satisfaction

There is quite a lot of evidence that union formation leads to more happiness (Soons, Liefbroer, & Kalmijn 2009; Soons & Liefbroer, 2008; Musick & Bumpass, 2012; Mookherjee, 1997; Stutzer & Frey 2006; Zimmerman & Easterlin, 2006), at least in the short run. In fact, Soons and Liefbroer (2008) show that in the Netherlands dating, unmarried cohabitation, and marriage each have additional well-being enhancing effects. To a large extent this seems to be due to differences in resources, especially material resources. Soons, Liefbroer and Kalmijn (2009) analyzed long-term consequences of unions for well-being, and found that adaptation does take place, but that it takes about a decade before subjective well-being has returned to the level before entry into a union. Musick and Bumpass (2012) likewise found that gains to union formation in the US tended to dissipate over time, while the results of Zimmerman and Easterlin (2006) for Germany indicate that life satisfaction for married couples remains above the baseline as measured prior to both marriage and cohabitation. To be sure, there is some evidence suggesting that long-term, low-quality marriages have negative effects on spouses' overall wellbeing (Hawkins, 2005). Also, using data on Danish twins, Kohler, Behrman and Skyttthe (2005) found that partnership formation had positive effects on particularly men's happiness, whereas the birth of a first child seem to be more important for women.

Stutzer and Frey (2006), using longitudinal data for Germany, found evidence that happier singles are more likely to opt for marriage (thus there is a selection effect), while benefits from marriage varied substantially between couples. Large relative wage differences (presumably meaning that he earns more than her) and specialization within marriage, i.e.

male provider-housewife couples, increases gains in well-being from entering a co-residential union. Interestingly enough, for men specialization in marriage did not lead to greater happiness, while women who did two jobs (paid work and unpaid work in the household) were less happy than full-time housewives.

In summary then, entering a co-residential union, especially a more committed one, is associated with increases in subjective well-being, although there seems to be an attenuating effect over time. Expectations about greater life satisfaction after union formation thus seem to be substantiated by empirical evidence.

Personal freedom

People in contemporary Europe are increasingly influenced by the notion that one has a duty to oneself. This would seem to be especially applicable to young people, who are supposed to prioritize their own needs and desires and to fulfill themselves through education, work and leisure time (Beck & Beck-Gernsheim, 1995). Thus, the notion of individualization seems strong and influential in most European societies, although it may vary in strength depending on specific national policies and welfare systems (Bergnéhr, 2008). For example, in a study of married and cohabiting couples in the Netherlands, Kalmijn and Bernasco (2001) found that contemporary couples cannot be characterized as highly individualized, as joint rather than separate lifestyles dominated in these relationships.

However, the ideal of the self-reliant and independent individual is likely to conflict with other ideals and goals in life, as for example the romantic partner relationship (Bauman, 2001). People today enter a relationship with the expectation that this relationship will give intimacy, sexual pleasure and emotional support. However, co-residential relationships in particular are also likely to entail less individual autonomy, i.e. restrictions in personal freedom. A relationship may restrain the individual's freedom to 'live one's own life' and

thus create some ambivalence about committing oneself to a serious, long-term relationship.

Giddens (1992) has put forward the idea of the ‘pure’ relationship, which is maintained only as long as it is positive for both partners. Although this concept has been much criticized (e.g., Jamieson, 1999), it seems relevant to consider how a ‘pure’ relationship, as an ideal, albeit almost impossible to realize completely in real life, is related to ideas about individual autonomy. In highly individualized societies, where young people normally live independently from their parental families before forming families of their own, people may be more concerned about keeping some degree of personal freedom and autonomy even after entering a co-residential relationship, and more unwilling to accept restrictions in personal freedom as a price to be paid in order to live in an intimate, romantic relationship.

On the other hand, if young people generally live with their parents until they get married (or start a cohabiting relationship), moving out of the parental home might be experienced as an increase in personal freedom. One would therefore expect that notions of personal freedom and independence, and expectations about how this will be affected by union formation, will be influenced by the extent to which young people normally live independently before forming a union.

Employment opportunities

There is plenty of evidence that economic factors continue to have a substantial impact on union formation (Becker, 1981; Oppenheimer, 2000). And as will be elaborated more in the following section, there are also robust findings showing that married men earn substantially more than comparable unmarried men (Gray & Vanderhart, 2000). Part of the reason for this so-called marriage premium could be that men’s careers are enhanced by their marital status, which in turn could be related to the male provider role. When men get married, they are expected to provide for their families, and this norm is of course strengthened when children

arrive.

According to the traditional earner-career model, the man has the responsibility to bring home a sufficient income to support the family, while the woman is expected to take care of home and children. Marriage would then tend to have a negative effect on women's work careers (Mincer, 1962; Leibowitz & Klerman, 1995; Joshi, 2002). Whether this is mostly due to the effect of motherhood on women's employment opportunities (Bernhardt, 1993; Hoem, 1993), or if there is also an independent effect of the change in marital status, is not quite clear. Hoffnung (2004), however, found that seven years after leaving college, marital status was unrelated to advanced degrees attained or to career status among college-educated women, while mothers had significantly fewer advanced degrees and lower career status than non-mothers.

There is a substantial literature on so-called dual career marriages (Papanek, 1973; Houseknecht & Macke, 1981; Dribe & Stanfors, 2010). Highly educated women expect to take advantage of their educational achievements and have professional careers. As they are likely to marry highly educated men, they can expect considerable work-family conflict (Barnett & Hyde, 2001; Milkie & Peltola, 1999; Sayer 2005), and 'scaling back' might be a possible solution (Becker & Moen, 1999). Working part-time or making other adjustments in their work situation (Kaufman & Bernhardt, 2013) are options facing women who experience substantial work-family conflict.

In summary, then, there is some evidence that men might be able to expect improved employment opportunities as a consequence of union formation, while the contrary can be expected by women, especially if they are highly educated.

Financial situation

Can people expect to improve their economic circumstances when they get married or

start to cohabit? There is a big literature on how marriage affects the income and career paths of young males, with an ongoing debate of whether or not this is due to a productivity increase associated with marriage (Chun & Lee, 2001; Korenman & Neumark, 1991; Cohen & Haberfeld, 1991). It has been argued that the fact that married men earn more than unmarried men is due largely to the effect of omitted variables that influence both wages and marital status, rather than a selection of high wage men into marriage or the fact that having a wife facilitates a man's career, making men more productive (Cohen & Haberfeld 1991). Thus, Chun and Lee (2001) found that the so-called "marriage wage premium" is explained by the degree of specialization within the household.

An important factor leading to a higher living standard for co-residential couples is what economists refer to "economies of scale". Sharing costs, in particular for housing, will result in an increase in financial well-being (Becker, 1974). Waite (1995) shows that married couples have a substantial wealth advantage compared to all categories of unmarried individuals, even after taking into account other characteristics that affect savings. Because of economies of scale the married spend less than they would for the same standard of living if they had lived separately.

Moreover, marriage has been shown to increase savings and other ways of accumulating financial assets. Lupton and Smith (2003) argue that marriage is a wealth-enhancing institution (in addition to being a risk-reducing unit, resulting in greater economic stability). Married couples save significantly more than other households, which leads to greater asset accumulation. Switek (2013) has also shown that increasing life satisfaction following union formation is related to improvements in the financial domain. As cohabitators are less likely to pool their economic resources than married couples (Lyngstad, Noack, & Tufte, 2010), the economic benefits of living in a cohabiting union could be lower than for those married.

In summary, therefore, it would seem that there is some empirical evidence that expectations about improvements in the individual's financial situation and living standard after moving in with a partner are quite realistic.

Data and method

Sample

We used data from the first wave of the Generations and Gender Surveys (GGS) in Austria ($N = 5,000$), Belgium ($N = 7,163$), Bulgaria ($N = 12,858$), France ($N = 10,079$), Hungary ($N = 13,540$), Romania ($N = 11,986$) and Russia ($N = 11,261$) carried out in the period 2003-2010. The GGS is a set of comparative surveys which interviewed nationally representative samples of the 18-79 year-old population in each country. For Sweden we used data from the second wave of the Young Adult Panel Study (YAPS), a nationally representative survey of individuals who were 22, 26, 30, or 34 years old at the time of the survey in 2003 ($N = 2,816$).

In the current paper, we excluded respondents living in a co-residential union as well as those younger than 22 and older than 35. This gave a sample of 8,443 men and women (52.9% men). The sample sizes per country were as follows: Austria ($n = 940$), Belgium ($n = 640$), Bulgaria ($n = 1,627$), France ($n = 974$), Hungary ($n = 1,675$), Romania ($n = 764$), Russia ($n = 906$), and Sweden ($n = 917$).

Dependent variables and procedure

In order to assess the expected consequences of living in a union among non-partnered respondents, we utilized four outcome variables. All variables were measured by asking respondents of their expected consequences of moving in with a partner within the next three years. First, respondents were asked whether they expected a change in their *financial*

situation and their *employment opportunities* by moving in with a partner. Next, they were asked whether moving in with a partner would increase or decrease their *personal freedom* (i.e., “possibility to do what you want”) and overall *life satisfaction*. For all four outcomes, values ranged from 1 (*much worse*) to 5 (*much better*). Value 3 indicated no expected change. Regrettably, no distinctions were made between marriage and cohabitation, so we were unable to test whether respondents held different expectations toward the two union types.

In the current analyses, we dichotomized the answers to the two questions about life satisfaction and financial situation according to whether respondents expected the situation after union formation to become (much) better (1) or (much) worse (0). Conversely, personal freedom and employment opportunities were treated as negative consequences and these variables were coded 1 when respondents expected the situation to become (much) worse and 0 when they expected a positive change. For all four outcomes, those who expected no change were coded 0.

As our outcomes were dichotomous, we employed binomial logistic regression models. In the results section, the results from four separate models for each of the four outcomes are reported. In a second set of models we included interaction terms between gender and country to investigate potential gender differences in the expected consequences of union formation across countries. In supplementary analyses, we used OLS to analyse expected consequences of moving in with a partner with values ranging from 1 (*much worse*) to 5 (*much better*). In yet another set of additional analyses, we treated “no change” as a separate category in multinomial logistic models (worse vs. no change vs. better). These analyses yielded similar results (not shown). Multilevel models would have been the preferred method for assessing country level differences. Nevertheless, with the low number of level 2 units available (i.e., 8 countries), we were not able to use multilevel models (Hox, 2002).

Independent variables

First, we included a set of country dummies, with Hungary serving as reference in multivariate models (largest country sample). We also included a variable measuring whether respondents' were living with one or both parents at survey time (1) or whether they were living independently (0). In addition, we used a question asking respondents whether they were intending to move in with a partner within the next three years. Those who were probably or definitely intending to start living with a partner were defined as having intentions (1). Negative answers were coded zero.

Next, we controlled for respondents' age measured in years. To control for non-linearity, age squared was also included in the models. Further, a dummy indicating whether (1) or not (0) respondents had experienced any prior marital or non-marital co-residential union(s) was incorporated. Educational attainment was grouped into three categories (primary, secondary, or tertiary).

Results

Descriptive results

Descriptive statistics for the variables used in the analyses are presented in Table 1. From this table we first note that the vast majority (69.4%) of respondents were expecting increasing satisfaction with life if they were to move in with a partner within the next three years. This was true for both men and women, though men seem to be slightly more optimistic about how their life satisfaction would change after forming a co-residential partnership. One in four respondents expected restrictions in their personal freedom (i.e., possibility to do what she/he wants), but a higher share of men (29.9%) than women (22.1%) had negative expectations regarding their personal freedom.

Turning to the potential economic consequences of union formation, only 17.4% of respondents were expecting improvements in their employment opportunities after union formation. This was true for 16.5% of men and 18.3% of women. Last, we see from Table 1 that nearly half (46.7%) of respondents were expecting an improved financial situation by moving in with a partner. This is, however, the item with the biggest gender difference and women were significantly more optimistic about how their financial situation would change than men: Nearly 60% of women expected that their financial situation would improve compared with 36% of the men.

As can be seen from Appendix 1, a substantial share of respondents was not expecting that their situation would change after a potential union formation. This was particularly the case for employment opportunities: 73% expected no change in their employment opportunities. Also, 47% did not expect that forming a union would have consequences for their life satisfaction.

[Table 1 about here]

The mean values of the expected consequences of moving in with a partner across the eight European countries and gender are presented in Figure 1. In this figure, we show the mean values for the original variables with values ranging from 1 (much worse) to 5 (much better). Looking at differences across countries, we first note that Swedes held the most negative expectations toward changes in personal freedom and employment opportunities. At the same time, we see that Swedes, together with the French, were among the most optimistic regarding changes in their financial situation. Bulgarians, on the other hand, were the least optimistic, particularly among men (Figure 1). French men and women had the strongest positive expectations about all four items.

[Figure 1 about here]

Multivariate results

The main multivariate results are presented in Figure 2. This figure shows the predicted probabilities (with 95% confidence intervals) that respondents from each country were expecting an improvement in their life satisfaction and overall financial situation and decreasing personal freedom and employment opportunities by moving in with a partner. In these four logistic models the control variables have been set at their mean values.

Regarding first the model of life satisfaction, we see that respondents from all eight countries were rather optimistic about how their life would change after partnership formation. The predicted probabilities of expecting a positive change in life satisfaction by moving in with a partner within the next three years ranged between 61% (Bulgaria) and 82% (France), net of controls.

[Figure 2 about here]

As expected, and in line with the descriptive results presented above, we further note from Figure 2 that respondents were not too pessimistic about how their personal freedom would change if they were to form a co-residential union within three years. There were, however, some significant differences between countries, and three broad country groups can be identified (i.e., non-overlapping confidence intervals across the groups). First, Romanian (42%), Bulgarian (33%), and Swedish (30%) respondents had the relatively highest probabilities of expecting restrictions in their personal freedom relative to a decrease or no change. French and Belgian respondents, on the other hand, display the lowest probability (13%), whereas Russia (23%), Hungary (21%), and Austria (20%) constitute a middle group.

Turning to the model predicting employment opportunities, it is evident that overall respondents did not expect that their employment opportunities would deteriorate after union formation. In all countries the predicted probabilities were low, ranging between 4% (Hungary) and 13% (France). The highest probabilities of expecting decreasing career

opportunities were found among French (13%) and Swedish (12%) respondents, which were significantly more inclined to have negative career expectations than Russian, Hungarian, and Austrian respondents. Hungarians (4%) had lower probability of expecting decreasing employment opportunities than respondents from all countries except Austria (6%).

From the last model presented in Figure 2 it is evident that Bulgarians (31%) had the lowest probability of anticipating a better financial situation after union formation relative to respondents from other countries. Swedes, on the other hand, were significantly more likely to expect financial improvements than respondents from all other countries except France.

Results from the complete models are presented in Appendix 2. From these models we note that respondents with intentions to form a co-residential union were significantly more inclined to expect increasing life satisfaction than those without such intentions. Also, secondary educated respondents were more likely than their primary educated counterparts to expect a positive change in life satisfaction. Regarding personal freedom, respondents who were living in the parental home as well as those with intentions to form a union were less likely to expect decreasing personal freedom relative to those who were living independently and those without intentions to marry or cohabit. We also note that men were significantly more likely to expect restrictions in their personal freedom than women.

From the model of expected economic consequences of forming a co-residential union within the next three years it is evident that those with experience from a prior co-residential union as well as those with marriage/cohabitation intentions had significantly more optimistic economic expectations of forming a (new) co-residential union than those without union experience or intentions to form a union (see Appendix 2). Also, women and older respondents were more inclined to expect a better financial situation than men and younger respondents. Further, tertiary educated respondents were more inclined to expect a decrease in their post union formation employment opportunities compared with their primary educated

counterparts ($p < .10$). Women and those with intentions to form a union, on the other hand were significantly less likely than men and those without marriage/ cohabitation intentions to expect that their employment opportunities would deteriorate after union formation.

Gender differences

To investigate whether the gender differences were statistically significant across countries, we ran four models including interaction terms between country and gender. The predicted probabilities along with their 95% confidence intervals from these models are presented in Figure 3.

[Figure 3 about here]

From the model predicting improved satisfaction with life we first note that there were no major differences between men and women in most countries. The only country where the gender difference reached statistical significance ($p < .05$) was Austria, where men had a significantly higher probability of expecting improved satisfaction with life than women. Regarding personal freedom, we note that men in general were more likely to expect restrictions in their possibilities to do what they want if they were to move in with a partner within three years, though in most countries the probabilities were rather low for men and women alike. This gender gap in expectations towards a negative change in personal freedom was statistically significant in Bulgaria, Hungary, Romania, and Sweden.

Next, regarding gender differences in potential economic consequences of forming a co-residential union we see from Figure 3 that men had a significantly higher probability of expecting deteriorating career opportunities by forming a union than women in Sweden only. No other statistically significant gender differences were emerged in the model of employment opportunities. Turning to the model predicting a positive change in the overall financial situation, we note that women in all countries were significantly more optimistic

compared with their male counterparts. In general, men expected that their financial situation would deteriorate after forming a union (i.e., predicted probabilities below 0.5). Women, on the other hand, were expecting a better financial situation (i.e. predicted probabilities above 0.5). The only exceptions were Austrian and Bulgarian women, with predicted probabilities just below 0.5. From the model predicting improved financial situation in Figure 3 we also note that the gender gap was biggest in Bulgaria, Romania, and Romania and smallest in Belgium, France, and Sweden.

Summary and discussion

References

- Barnett, R. C. & Hyde, J. S. (2001). Women, Men, Work, and Family. *American Psychologist*.
- Bauman, Z. (2001). *The Individualized Society*. Cambridge: Polity Press.
- Beck, U. & Beck-Gernsheim, E. (1995). *The Normal Chaos of Love*. Cambridge: Polity Press.
- Becker, G. (1974). A theory of marriage. In T.W. Schultz (Ed.) *Economics of the Family: Marriage, Children, and Human Capital*. Chicago: University of Chicago Press.
- Becker, G. (1981). *A Treatise on the Family*. Cambridge: Harvard University Press.
- Becker & Moen (1999). Scaling back: Dual-earner couples' work-family strategies. *Journal of Marriage and the Family*,
- Bergnéhr, D. (2008). *Timing parenthood: Independence, Family and Ideals of Life*. Linköping Studies in Arts and Sciences 432, Linköping University.
- Bernhardt, E. (1993). Fertility and Employment. *Population Studies*
- Bianchi, S. & M. Milkie (2010). Work and Family Research in the First Decade of the 21st Century. *Journal of Marriage and the Family*
- Chun, H. & Lee, I. (2001). Why do married men earn more: productivity or marriage selection? *Economic Inquiry*, 39, 307-319.
- Cohen, Y. & Haberfeld, Y. (1991). Why do married men earn more than unmarried men? *Social Science Research*, 20, 29-44.
- De Paulo, B. M. & Morris, W. L. (2005). Singles in society and in science. *Psychological Inquiry*, 16, 57-83.
- Dribe, M. & Stanfors, M. (2010). Family Life in Power Couples: Continued Childbearing and union stability among the educational elite in Sweden 1991-2005. *Demographic Research*
- Giddens, A. (1992). *Transformations of Intimacy: Sexuality, Love and Eroticism in Modern Societies*. Stanford, Calif.: California University Press.

- Gray & Vanderhart (2000). On the determinants of wages: Does marriage matter? Waite (ed): *The Ties that Bind: Perspectives on Marriage and Cohabitation*
- Hawkins, S. (2005). Unhappily ever after? Effects of long-term, low-quality marriages on well-being. *Social Forces*, 84, 451-471.
- Hoem, B. (1993). Compatibility of employment and childbearing in contemporary Sweden. *Acta Sociologica*.
- Hoffnung (2004). Wanting it all: Career, Marriage, and Motherhood During College-Educated 20s. *Sex Roles*
- Houseknecht & Macke (1981). Combining Marriage and Career: The Marital Adjustment of Professional Women. *Journal of Marriage and the Family*.
- Hox, J. (2002). *Multilevel analysis: Techniques and applications*. Mahwah, NJ: Lawrence Erlbaum.
- Jamieson, L. (1999). Intimacy transformed? A critical look at the 'pure relationship'. *Sociology*, 33, 477-494.
- Joshi, H. (2002). Production, Reproduction, and Education: Women, Children, and Work in a British Perspective. *Population and Development Review*
- Kalmijn, M. & Bernasco, W. (2001). Joint and separated lifestyles in couple relationships. *Journal of Marriage and Family*, 63, 639-654.
- Kaufman, G. & Bernhardt, E. (2013) Gender, work and childbearing: Couple analysis of work adjustments after the transition to parenthood. EQUAL WP 6
- Knudsen, K. & Wærness, K. (2008). National context and spouse's housework in 34 countries. *European Sociological Review*, 24, 97-113.
- Kohler, H-P., Behrman, J. R. and Skytthe, A. (2005). Partner + children = happiness? The effects of partnerships and fertility on well-being. *Population and Development Review*, 31, 407-445.

- Korenman, S. & Neumark, D. (1991). Does marriage really make men more productive? *The Journal of Human Resources*, 26, 282-307.
- Leibowitz & Klerman (1995). Explaining changes in married women's employment over time. *Demography*
- Lupton, J. & Smith, J. P. (1999). Marriage, assets, and savings. In S. A. Grossbard-Schechtman (Ed.) *Marriage and the Economy: Theory and Evidence from Advanced Industrial Societies* (pp. 129-152). Cambridge: Cambridge University Press.
- Lyngstad, T. H., Noack, T., & Tufte, P. A. (2010). Pooling of economic resources: A comparison of Norwegian married and cohabiting couples. *European Sociological Review*, 27, 624-635.
- Mastekaasa, A. (1992). Marriage and psychological well-being: Some evidence on selection into marriage. *Journal of Marriage and the Family*, 54, 901-911.
- Milkie, M. & Peltola (1999). Playing all the roles: Gender and the work-family balancing act. *Journal of Marriage and the Family*
- Mincer, J. (1962). Labor Force Participation of Married Women: A Study of Labor Supply. *Aspects of Labor Economics*, Princeton University Press.
- Musick, K. & Bumpass, L. (2012). Reexamining the case for marriage: Union formation and changes in well-being. *Journal of Marriage and Family*, 74, 1-18.
- Mookherjee, H. (1997). Marital status, gender, and perception of well-being. *The Journal of Social Psychology*, 137, 95-105.
- Noack, T., Bernhardt, E., & Wiik, K. Aa. (2013). Cohabitation or marriage? Contemporary living arrangements in the West. In A. Abela & J. Walker (Eds.) *Contemporary Issues in Family Studies: Global Perspectives on Partnerships, Parenting and Support in a Changing World* (pp. 16-30). Chichester: Wiley & Sons.

- Oppenheimer, V. (2000). The continuing importance of men's economic position in marriage formation. Waite (ed): *The Ties that Bind: Perspectives on Marriage and Cohabitation*.
- Papanek (1973). Men, Women, and Work: Reflections on the Two-Person Career. *American Journal of Sociology*.
- Reher, D. S. (2004). Family ties in Western Europe: Persistent contrasts. In G. D. Zuanna and G. A. Micheli (Eds.) *Strong family and low fertility: A paradox?* (pp 45-76). Dordrecht: Kluwer Academic.
- Sayer (2005). Gender, Time and Inequality. *Social Forces*
- Soons, J. P. M. & Kalmijn, M. (2009). Is marriage more than cohabitation? Well-being differences in 30 European countries. *Journal of Marriage and Family*, 71, 1141-1157.
- Soons, J. P. M. & Liefbroer, A. (2008). Together is better? Effects of relationship status and resources on young adults' well-being. *Journal of Social and Personal Relationships*, 25, 603-624.
- Soons, J. P. M., Liefbroer, A., & Kalmijn, M. (2009). The long-term consequences of relationship formation for subjective well-being. *Journal of Marriage and Family*, 71, 1254-1270.
- Stack, S. and Eshleman, R. (1998). Marital status and happiness: A 17-nation study. *Journal of Marriage and the Family*, 60, 527-536.
- Stutzer, A. & Frey, B.S. (2006). Does marriage make people happy or do happy people get married? *The Journal of Socio-Economics*, 35, 326-347.
- Switek, M. (2013). Explaining well-being over the life cycle: A look at life transitions during young adulthood. (mimeo).
- Treas, J. & Lui, J. (2013). Studying housework across nations. *Journal of Family Theory and Review*, 5, 135-149.
- Waite, L. (1995). Does Marriage Matter? *Demography*, 32, 483-507.

- Wiik, K. Aa., Bernhardt, E., & Noack, T. (2009). A study of commitment and relationship quality in Sweden and Norway. *Journal of Marriage and Family*, 71, 465-477.
- Wiik, K. Aa., Bernhardt, E., & Noack, T. (2010). Love or money? Marriage intentions among young cohabitators in Norway and Sweden. *Acta Sociologica*, 56, 268-287.
- Wiik, K. Aa., Keizer, R., & Lappegård, T. (2012). Relationship quality in marital and cohabiting unions across Europe. *Journal of Marriage and Family*, 74, 389-398.
- Zimmermann, A. C. & Easterlin, R. A. (2006). Happily ever after? Cohabitation, marriage, divorce, and happiness in Germany. *Population and Development Review*, 32, 511-528.

Table 1 Descriptive statistics for all variables used in the analyses. Non-partnered men ($n = 4,466$) and women ($n = 3,977$) aged 22 to 35.

	All	Men	Women
	% or $M (SD)$	% or $M (SD)$	% or $M (SD)$
Dependent variables			
Life satisfaction: Better			
% Yes	69.4	70.3	68.4
Personal freedom: Worse			
% Yes	26.3	29.9	22.1
Employment opportunities: Worse			
% Yes	9.4	9.9	8.9
Financial situation: Better			
% Yes	46.7	35.6	59.1
Independent variables			
Country			
Austria	11.1	10.0	12.4
Belgium	7.6	7.7	7.5
Bulgaria	19.3	20.1	18.3
France	11.5	9.9	13.4
Hungary	19.8	21.5	18.0
Romania	9.1	11.2	6.6
Russia	10.7	9.1	12.6
Sweden	10.9	10.5	11.2
Co-reside intentions			
% Yes	44.2	44.9	43.4
Prior co-residential union(s)			
% Yes	29.6	22.5	37.7
Living w/parent(s)			
% Yes	56.5	63.3	48.8
Education level			
Primary	10.0	11.5	8.3
Secondary	58.6	64.1	52.5
Tertiary	31.4	24.4	39.2
Age	27.0 (0.4)	26.9 (0.6)	27.2 (0.7)
N	8,443	4,466	3,977

Figure 1 Expected consequences of moving in with a partner. Non-partnered men ($n = 4,466$) and women ($n = 3,977$) aged 22 to 35.

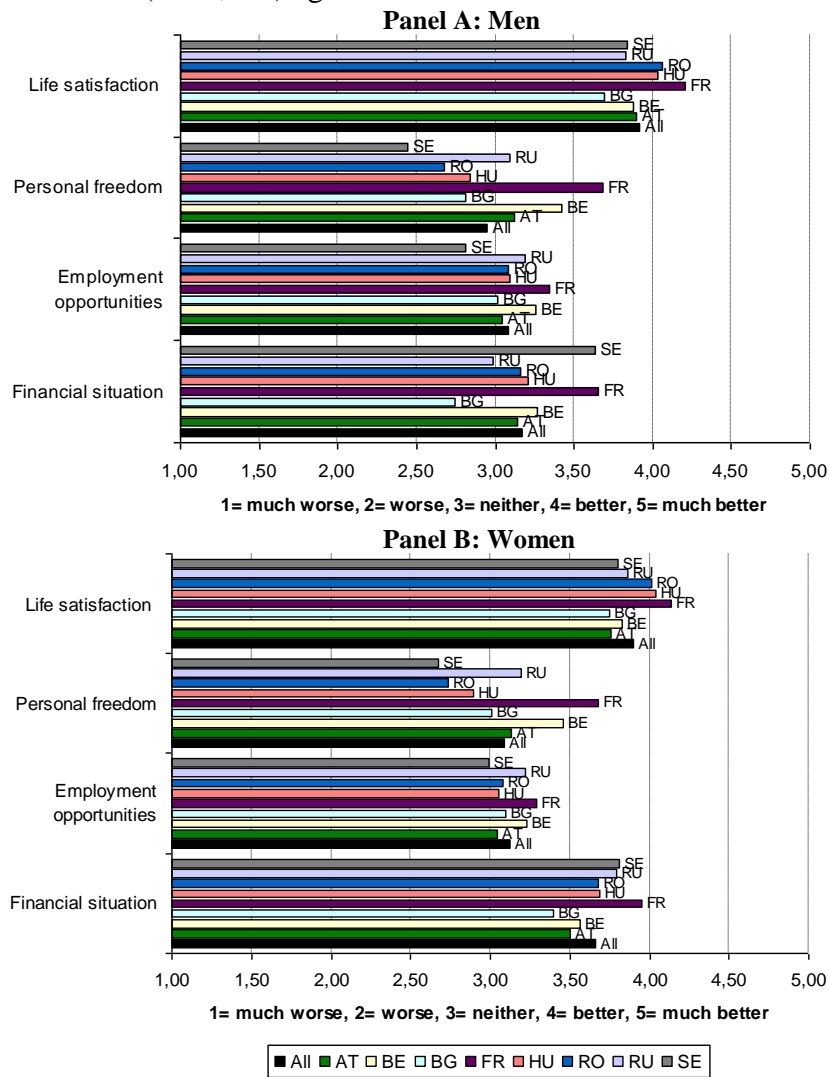
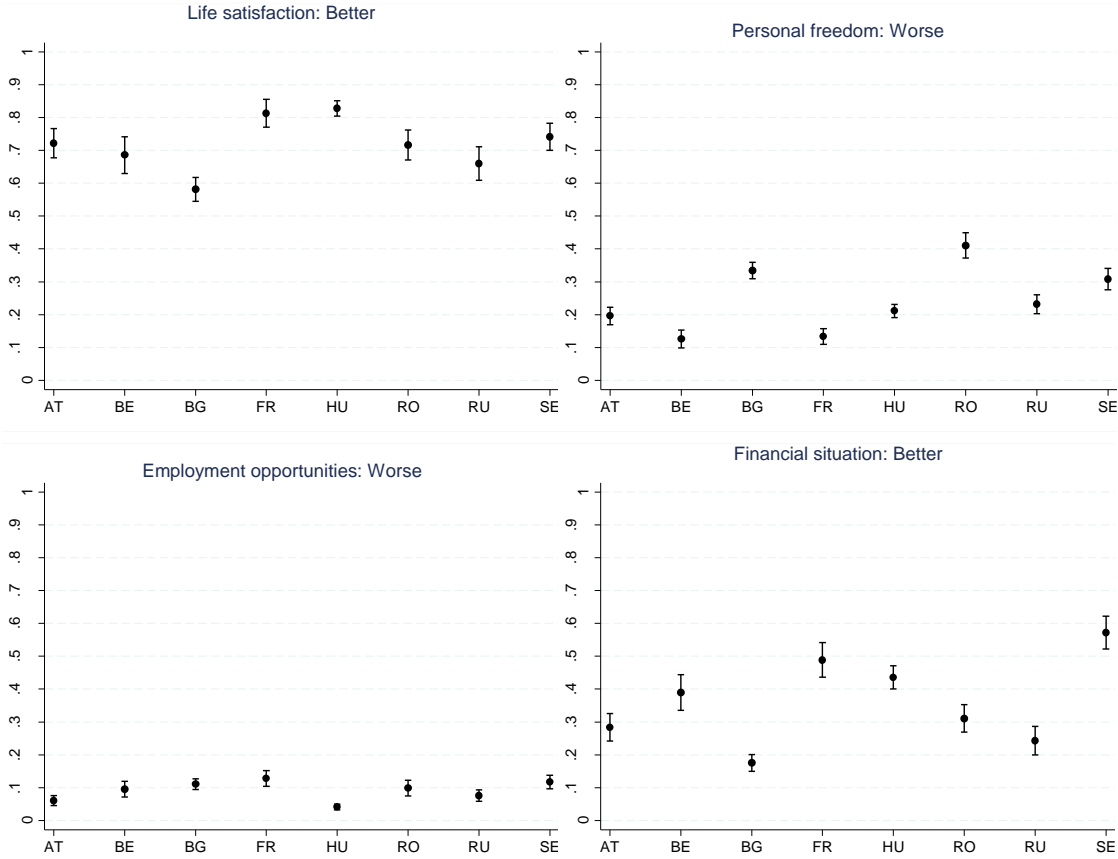
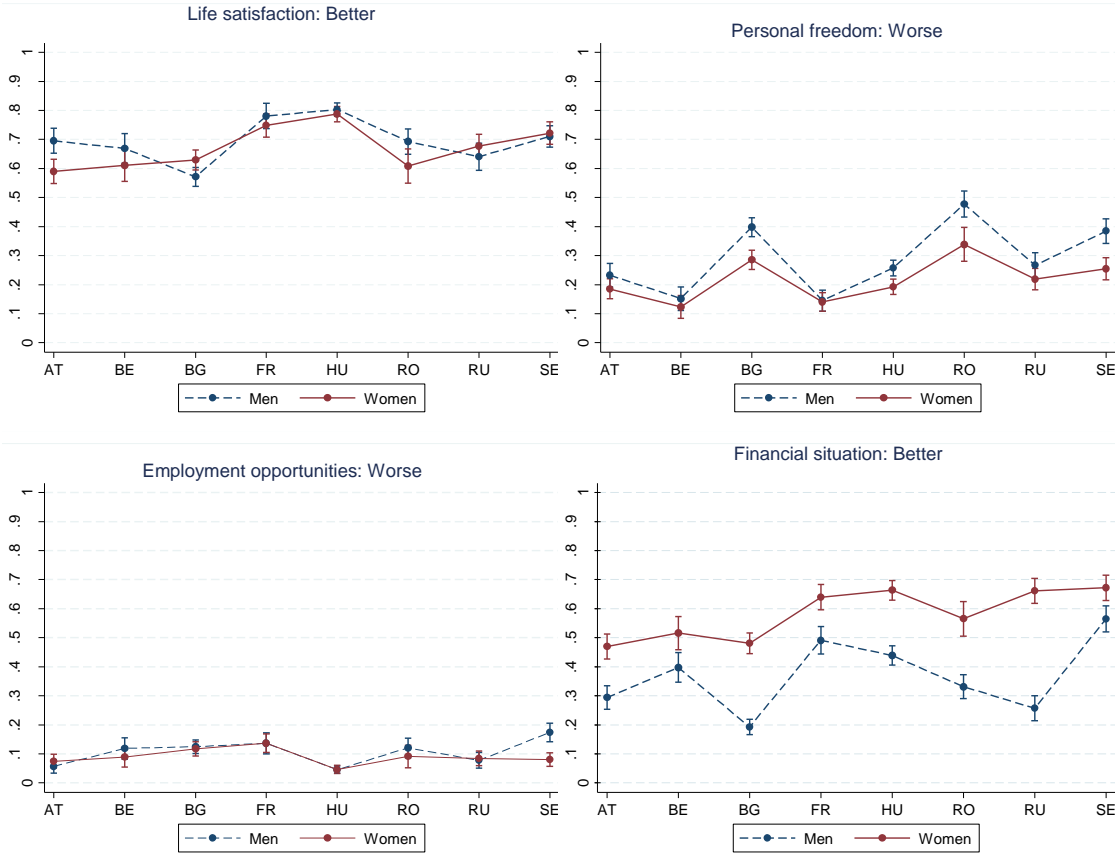


Figure 2 Predicted probabilities of expecting positive (life satisfaction and financial situation) and negative (personal freedom and employment opportunities) consequences of union formation. With 95% confidence intervals. Non-partnered men and women aged 22 to 35 ($N = 8,433$).



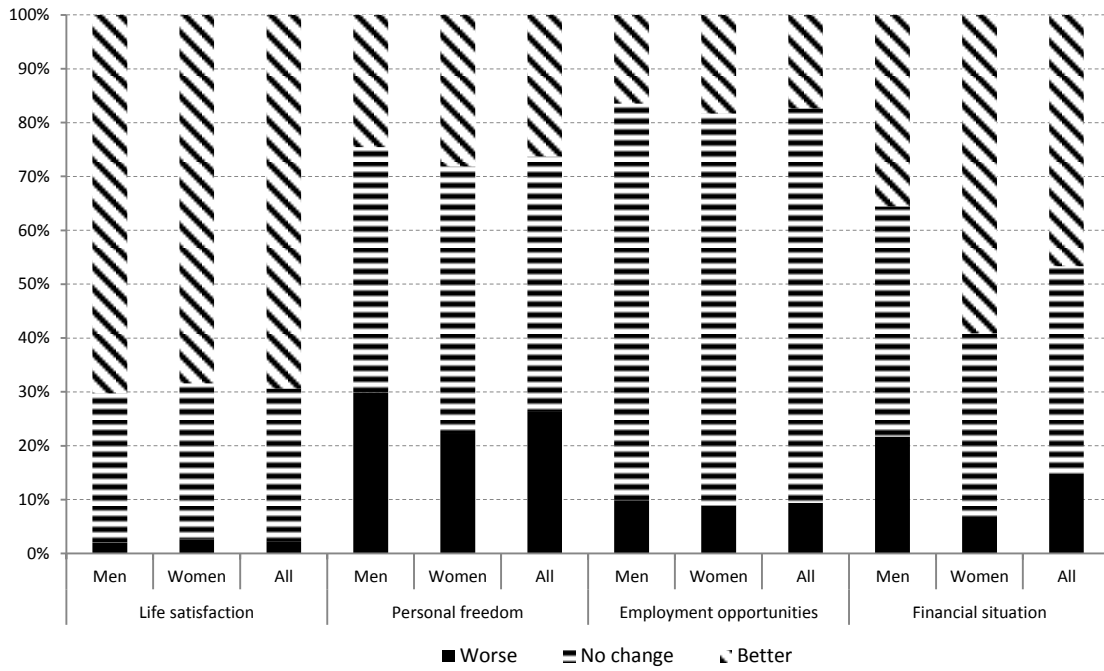
Note: Estimated from four logistic regression models (0 = No, 1 = Yes). All models controlled for current living arrangements, marriage/cohabitation intentions, gender, age, age squared, prior union(s), and education. Controls have been set at their mean values.

Figure 3 Interactions between country and gender. Predicted probabilities with 95% confidence intervals. Non-partnered men and women aged 22 to 35 ($N = 8,433$).



Note: Estimated from four logistic regression models (0 = No, 1 = Yes). All models controlled for current living arrangements, marriage/cohabitation intentions, age, age squared, prior union(s), and education. Controls have been set at their mean values.

Appendix 1 Expected consequences of moving in with a partner. Non-partnered men ($n = 4,466$) and women ($n = 3,977$) aged 22 to 35.



Appendix 2 Results from four logistic regressions predicting expected consequences of union formation within three years (0 = No, 1 = Yes).

	Life satisfaction: Better			Personal freedom: Worse			Employment: Worse			Financial situation: Better						
	β	SE	e^β	β	SE	e^β	β	SE	e^β	β	SE	e^β				
Age	0,05	0,97	1,05	0,03	1,00	1,03	0,83	0,15	1,09	0,27	0,09	**	1,31			
Age ²	0,00	0,00	1,00	0,00	0,00	1,00	0,00	0,00	1,00	-0,01	0,00	**	1,00			
Co-reside intentions	1,44	0,06	***	4,21	-1,07	0,06	***	0,35	-1,02	0,09	***	0,36	0,75	0,05	***	2,12
Prior union(s)	0,09	0,06		1,10	0,05	0,07		1,05	0,02	0,09		1,02	0,28	0,06	***	1,32
Living w/parent(s)	0,06	0,06		1,06	-0,22	0,06	***	0,81	-0,15	0,09	†	0,86	-0,27	0,05	***	0,76
Education level																
Primary	0,00			1,00	0,00			1,00	0,00			1,00	0,00			1,00
Secondary	0,16	0,09	†	1,17	0,00	0,09		1,00	0,11	0,14		1,12	0,05	0,08		1,05
Tertiary	0,13	0,09		1,14	0,01	0,10		1,01	0,27	0,14	†	1,31	-0,06	0,09		0,94
Country																
Austria	-0,86	0,10	***	0,42	-0,09	0,11		0,91	0,42	0,18	*	1,52	-0,76	0,09	***	0,47
Belgium	-0,85	0,11	***	0,43	-0,62	0,14	***	0,54	0,91	0,18	***	2,48	-0,40	0,10	***	0,67
Bulgaria	-1,06	0,08	***		0,63	0,08	***	1,87	1,08	0,14	***	2,94	-0,99	0,08	***	0,37
France	-0,21	0,11	†	0,81	-0,55	0,12	***	0,58	1,24	0,16	***	3,44	0,05	0,10		1,05
Hungary	0,00			1,00	0,00			1,00	0,00			1,00	0,00			1,00
Romania	-0,76	0,11	***	0,47	0,96	0,10	***	2,61	0,95	0,18	***	2,58	-0,45	0,10	***	0,64
Russia	-0,75	0,10	***	0,47	0,12	0,10		1,13	0,65	0,17	***	1,91	-0,38	0,09	***	0,69
Sweden	-0,47	0,10	***		0,51	0,10	***	1,67	1,14	0,15	***	3,11	0,30	0,09	**	1,34
Woman	-0,07	0,05		0,94	-0,43	0,06	***	0,65	-0,20	0,08	*	0,82	0,97	0,05	***	2,64
Constant	0,16	1,34			-1,01	1,39			-3,84	2,02	†		-4,29	1,26	***	
% Yes		69,4				26,3				9,4				46,7		
N		8,383				8,383				8,383				8,383		

Note: e^β = Odds ratios

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