

# Who Gets Married in Australia? The economic and social determinants of a transition into first marriage 2001 – 2006

**Belinda Hewitt**

The Institute for Social Science Research

University of Queensland

Email: b.hewitt@uq.edu.au

## **Abstract**

The institution of marriage has changed dramatically over the last several decades. In a climate where some commentators are questioning whether marriage is relevant or even accessible for all social classes this paper addresses the question of who gets married in Australia? We use recent panel data from the first 6 waves of the Households, Income and Labour Dynamics in Australia Survey (2001 – 2006). Our sample comprises 2,098 men and 1,881 women who had never married at wave 1, and we follow them over subsequent waves to investigate who marries and who does not. We find that factors that improve financial stability are positively associated with a transition into marriage. We also find that a range of other life course and attitudinal factors are important for whether or not a person transitions into marriage. Our results suggest some interesting gender differences in who marries that require further investigation.

Over the last several decades in Australia and other developed western countries, significant changes have occurred in the social organisation of marriage. In Australia in 1977 the median age at first marriage was 23.8 for men, but by 2007 this had increased to 31.6. Similarly for women the median age at first marriage increased from 21.4 to 29.3 over the same period (ABS 2005). The increase in age at marriage is partly attributable to an increasing number of couples who cohabit prior to, or as an alternative to marriage. In 1971 the proportion of people who cohabited before marriage was around 16 percent and by 2007 was around 76 percent (ABS 2007). These changes have been viewed as a retreat from marriage, with some suggesting that the institution of marriage is becoming less relevant for more recent generations (Amato, Booth, Johnson, and Rogers 2007; Carmichael 1995; Cherlin 2009). Others have suggested that marriage is still popular, but is less attainable for certain social

groups (Edin and Kefalas 2005) and that there has been a shift in recent decades in the characteristics of those who marry (Heard 2008). Given the changing demography of marriage patterns, we investigate the economic, social and attitudinal characteristics of who gets married over the first 6 waves of an Australian panel study 2001 - 2006.

## **Background**

One of the most common explanations for the decline in formal marriage over the last several decades has been women's increasing economic independence, which has reduced the benefits of marriage (Becker 1981). This overly simplistic explanation for the retreat from marriage has found little support in the research literature (Oppenheimer 1997). Rather, research in Australia (Heard 2008) and the US (Goldstein and Kenney 2001) suggests that while there is a retreat from marriage for women of all education groups, this retreat is more advanced amongst those with less education. For the better educated, the trends suggest a delay in marriage rather than an avoidance of marriage altogether (Goldstein and Kenney 2001). Further, other US research suggests that women's position in the labour market, such as how much they earn or their occupation, has become increasingly important over time as a determinant of their position in the marriage market (Sweeney and Cancian 2004). Research into "who marries whom" finds that increasingly highly educated people tend to marry other highly educated people, and lower educated people marry other lower educated people (Schwartz and Mare 2005).

An alternative view of the economic foundations for marriage centres around financial expectations. According to this view, couples delay marriage to allow time to become more financially secure before they marry (Birrell and Rapson 2004; Gibson-Davis 2009). This is consistent with Cherlin's argument that marriage is increasingly the

capstone of independent adult life rather than the first step on the pathway to adulthood (Cherlin 2004). For example, research from Europe finds strong links between home ownership and marriage (Mulder and Wagner 2001). This explanation is consistent with the increased rates of marriage amongst couples with higher levels of socioeconomic resources.

In addition to economic factors, other processes may also be important for the transition to marriage. For example, life course factors such as age have been found to be very important for marriage, where older age leads to increasing pressure to marry, but also, after a certain point, a decreasing likelihood of marrying (Carmichael 1995). Relationship and fertility histories may also be important for the transition into marriage. For example, previous research indicates that people who are cohabiting have a much greater likelihood of getting married than those living alone (Baxter, Haynes, and Hewitt forthcoming). Recent US research finds that increasingly people are applying different standards of financial security to marriage and childbearing, where higher levels of financial security are seen as necessary for marriage but not for parenthood (Edin and Kefalas 2005; Gibson-Davis 2009). Finally attitudinal and cultural factors, such as ethnic background, religion, gender roles and attitudes to family may all be important factors in whether or not a person marries (Kalmijn 1994).

This paper addresses the question of who gets married in Australia? Using the first 6 waves of the Households, Income and Labour Dynamics in Australia (HILDA) survey we investigate the association between a range of economic and social characteristics and the transition into first marriage. By examining transitions into marriage over time and incorporating socioeconomic, financial expectations, life course and attitudinal measures this analysis builds on previous studies in numerous ways. First,

the majority of Australian (Carmichael 1995; Heard 2008) and overseas research (Schwartz and Mare 2005) uses either cross sectional data or large population based census data to examine the characteristics of married people. In contrast we use panel data with information on people before they marry and can therefore examine who transitions into marriage. Secondly, we are able to take into account peoples characteristics before they transition into marriage which enables us to better understand the causal direction of the associations. Finally, we incorporate variables into our analysis that tend to have poor recall in retrospective data or that are not collected in census data, including attitudinal factors that may influence relationship formation and timing.

## **Method**

### ***The Data***

The first six waves of The Household, Income and Labour Dynamics in Australia (HILDA) survey were collected between 2001 and 2006. Wave 1 comprised 7,682 households and 13,969 individuals. Households were selected using a multi-stage sampling approach, and a 66% response rate was achieved (Watson and Wooden 2002). Within households, data were collected from each person aged over 15 years (where available) using face-to-face interviews and self-completed questionnaires, and achieved a 92% response rate of household members (Watson and Wooden 2002). Wave 2 was collected in 2002 retaining 86.8% of participants from wave 1; wave 3 was collected in 2003 retaining 90.4% of participants from wave 2; wave 4 was collected in 2004 retaining 91.6% of wave 3 participants; wave 5 was collected in 2005 retaining 94.4% wave 4 participants; and wave 6 was collected in 2006 with a response rate of 94.9% of wave 5 participants. In the current study we focused on all

participants who were never married or cohabiting (but never married) at Wave 1 and follow them through to wave 6 to examine the characteristics of those who transitioned into their *first* marriage. The analytic sample comprised 2,098 men with an average of 4.5 wave observations and 1,881 women with an average of 4.6 wave observations.

### ***Measures***

Our dependent variable indicates whether or not a respondent married after wave 1 and before wave 6. This is scored 1 if the respondent married between wave 2 – 6, and 0 if they did not marry. Over the 6 waves of HILDA we observe 438 transitions into marriage in the final analytic sample 198 men and 240 women. It should be noted that while cohabitation is not the primary outcome we are interested in, that cohabitation remains the main pathway into marriage. To help account for transitions into cohabitation in our models we include a dummy for whether or not the respondent was cohabiting or not (1 = yes). Those who are not cohabiting and are single are coded 0, but this measure is time varying; if the respondent transitions into cohabitation over the 6 waves they are given a score of 1 on the cohabitation measure. The cohabitation (or not) measure is lagged by 1 year and therefore indicates the probability of getting married given that a respondent was cohabiting in the previous year.

We include several measures of socioeconomic status and financial stability. Highest level of education is the first measure, scored 1 = Yr 12 or less (reference group), 2 = TAFE/Certificate, 3 = Diploma and 4 = Bachelor degree or higher. We also include a measure for employment status, including 1 = employed full time, 2 = employed part time and 3 = not in the labour force. Due to the age range of the sample many people

who were employed part time, or not in the labour force were studying, we therefore put in a dummy control for those who are full time students (1 = yes). We also include a continuous measure of respondents' annual individual income from wages and salary. Our measure of financial security is whether or not they own their own home, including 1 = Own/buying home (reference group), 2 = renting, 3 = other (i.e. live rent free).

In addition we include measures for a range of other social characteristics that might be important for a transition into marriage. Age of respondent is included as a series of cohorts ranging from <25, 25 – 30, 31 – 35, 36 – 40, and 40 and over. Preliminary analysis of age of respondent indicated that the probability of getting married was highest among the middle of the age distribution and lowest for those in the <25 group or 40+ group. We therefore use the 31 – 35 as the referent group to capture this curvilinear association. Finally we include a measure indicating whether or not the respondent had a child under the age of 5 in the household (1 = yes).

Three attitudinal measures are included. The first was collected in wave 1 and wave 4 and indicates the importance of religion to the respondent on a scale of 1 (not at all important) to 10 (the most important thing). Responses at wave 1 were carried forward to wave 3, and responses at wave 4 were carried forward to wave 6. The second measure was collected in wave 1 and indicates the importance of family on the same scale of 1 to 10; responses at wave 1 were used for all 6 waves. The final attitudinal variable captures attitudes towards the gendered division of paid and unpaid household labour. Respondents were asked to indicate their level of agreement with the statement "It is much better for everyone involved if the man earns the money and the woman takes care of the home and children", ranging from 1 SD to 7 SA; this measure was asked in waves 1 and 5. Responses from wave 1 were

used for wave 1 – 4 and responses from wave 5 were used for wave 5 and 6. The descriptive statistics for all model variables are presented in Appendix 1.

### ***Modelling approach***

Given that we have a binary outcome, indicating a transition to marriage or not, we use a logit model. We also have repeated measures on individuals over time and therefore use a mixed effect model using *xtlogit* in STATA that takes this into account. All models are run separately for men and women.

### **Results**

The model results are presented in Table 1. The top half of the table reports the results for the socioeconomic measures and the bottom half of the table presents results for the other social characteristics. The results are presented separately for men and women. Overall, socioeconomic characteristics are a stronger predictor of men's transition into marriage than women's. There is an education gradient on a marital transition where men who have year 12 or less education are less likely to marry than all other education groups, and for men with Diploma's or a Bachelor degree this difference was large and statistically significant. Employment status was also important where men who worked part time or who were not in the labour force were significantly less likely to transition into marriage. Neither being a full time student or level of income was significantly associated with a marital transition for men.

The results for women suggest a slightly different story. Only women with a bachelor degree or higher were significantly more likely to get married than women with less than year 12 education. The only other socioeconomic measure that was significant for women was whether or not they were a full time student, which significantly

reduced the likelihood of marriage the following wave. Home ownership significantly increased the likelihood of a transition into marriage for both men and women.

Interestingly the other social characteristics we considered were as important as the economic factors for predicting a transition into marriage. Firstly, cohabiting in the previous wave significantly increased the likelihood of being married in the following wave for both men and women. Age was also important. Relative to those in the 31-35 year age range people aged under 25 were less likely to get married, and people older than the reference group were less likely to transition into their first married, particularly if they were aged over 40. Ethnic background was also associated with a transition into marriage. Relative to men who were Australian born, migrant men from English speaking backgrounds were more likely to marry between waves. In contrast women from non-English speaking backgrounds were more likely to marry than Australian born women. Having a child under the age of 5 in the household significantly increased the likelihood of a transition into marriage for men, but not women.

In relation to the attitudinal measures the results indicate that for men the more important religion is in their life, the more likely they are to marry between waves, although the importance of family was not significantly associated with a transition into marriage. For women, both the importance of religion and the importance of family significantly increase the likelihood of a transition into marriage. Support for a male breadwinner household is not significantly associated with the transition to marriage.

Table 1: Mixed effect logit model of the probability of getting married (versus not getting married) between 2001 and 2006, by various economic and social characteristics

	<b>Men</b>		<b>Women</b>	
	<i>log odds</i>	<i>se</i>	<i>log odds</i>	<i>se</i>
<b>Socioeconomic measures</b>				
<i>Education:</i>				
Yr 12 or Less (ref)	-		-	
TAFE/Cert	0.05	.29	0.06	.28
Diploma	0.72†	.41	-0.06	.33
Bachelor degree or higher	0.97**	.30	0.54*	.24
<i>Employment Status:</i>				
Full time (ref)	-		-	
Part time	-0.75†	.38	-0.51*	.24
Not in labour force	-1.13*	.44	-0.53†	.28
Full time student (1=yes)	-0.32	.50	-0.73†	.38
Income	0.01*	.005	0.01†	.007
<i>Home Ownership:</i>				
Buying/own	-		-	
Renting	-0.67**	.23	-0.78***	.19
Other (rent free etc)	-0.71	.65	0.01	.45
<b>Social characteristics</b>				
Cohabiting (lagged 1 = yes)	1.83***	.31	2.00***	.28
<i>Age cohort of respondent:</i>				
<25	-1.04**	.37	-0.78**	.28
26 – 30	0.13	.28	-0.18	.24

31 – 35 (ref)	-	-	.39
36 – 40	-0.69†	.37	-1.71*** .40
40+	-2.16***	.50	-2.51*** .50
<b>Ethnic Background:</b>			
Australian Born	-		
Migrant – English speaking	0.97*	.40	0.18 .39
Migrant – non-English speaking	0.17	.37	0.43* .31
Child under 5 in HH	0.96**	.36	0.29 .27
<b>Attitudes</b>			
Importance of religion (0 – 10) <sup>a</sup>	0.14***	.04	0.08** .03
Importance of family (1 = very important)	-0.06	.49	1.48* .75
Attitudes: male breadwinner household (0 - 7) <sup>b</sup>	-0.01	.06	0.08 .05
N	5,461		5,117
Person-years	1,604		1,496

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<sup>a</sup> 0 = not important at all to 10 = most important thing. <sup>b</sup> 0 = strongly disagree to 7 = strongly agree  
†p<.10, \*p<.05, \*\*p<.01, \*\*\*p<.001

## Discussion and conclusion

In this paper we use panel data to investigate who gets married in Australia between 2001 and 2006. In a climate where it appears that marriage is becoming less relevant for relationship and family formation we investigate the social and economic characteristics of people who married. Our findings are consistent with recent research that those with higher socioeconomic and higher levels of financial stability

are more likely to get married (Birrell and Rapson 2004; Cherlin 2004; Oppenheimer 1997). Our results indicate that men and women with bachelor degrees are more likely to get married than those with Yr 12 qualifications. Working part-time or not participating in the labour force or being a full time student are all negatively associated with getting married. The more income earned also the greater the likelihood of getting married. Owning or buying a home significantly increases the likelihood of marriage. These results suggest some support for the view that financial security is a strong determinant of who gets married.

However, we also find that net of socioeconomic factors many other social and demographic characteristics, such as cohabitation, age and attitudes, are associated with getting married. Importantly this suggests that a transition to marriage cannot be attributed solely to financial stability, but that other social, cultural and life course factors also play a part. There are also gender differences in the characteristics associated with marriage that should be pursued in future research. For example, having a child under the age of 5 only increases the likelihood of marriage for men, but not women. Ethnic background was also important, but not in the same way for men and women. Migrant men from English speaking countries were more likely to marry, whereas migrant women from non-English speaking countries were more likely to marry. This also requires further investigation. Finally, while the importance of religion significantly increased the likelihood of getting married for men and women, the importance of family only significantly increased the likelihood of marriage for women.

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**Appendix 1: descriptive statistics of model variables**

	<b>Men</b>		<b>Women</b>	
	mean %	SD	Mean %	SD
Transition to Married (1 = yes)	3%		4%	
<b>Socioeconomic characteristics</b>				
Education:				
Yr 12 or Less				
TAFE/Cert	23%		15%	
Diploma	6%		9%	
Bachelor degree+	18%		27%	
Employment Status:				
Full time (ref)	65%			
Part time	17%		29%	
Not in labour force	18%		26%	
Full time study (1 = yes)	13%		16%	
Income	26947.73	19888	22539.87	15098
Home Ownership				
Own/Buy	52%		48%	
Rent	45%		49%	
Other (i.e. rent free)	3%		3%	
<b>Social Characteristics</b>				
Child under 5 (1 = yes)	6%		13%	
Cohabiting (lagged 1 = yes)	19%		22%	
Age of respondent	28.90	8.6	28.06	8.3

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**Attitudes**

Importance of religion (0 – 10) <sup>a</sup>	3.00	3.3	3.66	3.4
Importance of family (1 = Important)	9.04	1.6	9.42	1.3
Attitudes to male breadwinner household (0 – 7) <sup>b</sup>	3.4	1.8	2.70	1.9
N	1,866		1,715	
Person-years	7,044		6,531	

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<sup>a</sup> 0 = not important at all to 10 = most important thing.

<sup>b</sup> 0 = strongly disagree to 7 = strongly agree