

Pathways From Cohabitation

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ABSTRACT

This study seeks to identify the factors that discriminate between cohabiting couples who choose to marry, those who choose to separate, and those who continue to cohabit. Three waves of HILDA data are used to explore the characteristics of those who follow these different pathways. These data may help explain why many cohabitators marry in an era when cohabitation is common and on the rise, and when children are increasingly born outside marriages. There is also a voluminous literature on divorce, but a patchy and scant literature on cohabiting relationships that break down.

History is punctuated by periods of rapid change and unpredictability brought about through revolutions, wars, economic downturns and other social upheavals, and interspersed between periods of relative stability. Today's world is a case in point: rapid change continues along many interconnected fronts, including the labour market and economy, technology, personal relationships, and social attitudes. Many permanent jobs are being replaced with fixed-term contracts or "exported" to developing countries, and in many professions, fast and accelerating technological advancements are making redundant years of training and experience. Personal relationships have become increasingly unstable, and some of the social constraints which shaped the way in which people live their lives have weakened, while others have disappeared.

In an uncertain world, where jobs, relationships and financial resources may seem tenuous, people may respond by treading cautiously before making commitments that involve heavy and long-term financial obligations, such as marrying and having children. One strategy is to live with a partner first (here called "cohabitation") to test each other's compatibility before making any decision about marriage and starting a family. It may also be the case that other preconditions have to be met before people will marry. For instance, couples may reduce the risk of marriage breakdown by ensuring not just that they continue to enjoy their relationship and that they agree on important issues such as having children, but also that they will be financially secure.

There are, of course, several other reasons for cohabiting. Some couples who are already committed to marrying may live together first to save money, while others may view marriage as "just a piece of paper". In addition, some couples may move in together for the adventure, taking each day as it comes, and some may consider the lifestyle as one of "no strings attached". Of course, the meaning of cohabitation can change, and each partner may interpret the relationship differently.

Whatever its meaning, cohabitation has become an increasingly prevalent part of the life course and the course it takes now varies. These trends are outlined below and are followed by a discussion of previous research into the correlates of the different trajectories.

Changing patterns of partnership formation

While the vast majority of couples who live together are married to each other, the proportion who are cohabiting increased from less than one per cent in 1971 and nearly 5 per cent in 1986 to 12 per cent in 2001 (Carmichael 1995; Santow and Bracher 1994, ABS 2001). Furthermore, cohabitation is the most common living-together arrangement of those under the age of 25 (applying to 82 per cent of partnered individuals under 20 years old, and 61 per cent of partnered individuals aged 20-24 years) (de Vaus 2004).

The greater tendency for younger than older couples to cohabit reflects the recency of this living arrangement and the fact that it has become the normative pathway to marriage (applying to around 75 per cent of all couples who married in 2003, compared with only 16 per cent in 1975 (ABS 2004a)).

Furthermore, the premarital cohabitation period has itself lengthened, thereby contributing to the prevalence of cohabitation amongst young adults. Around 40 per cent of couples who experienced premarital cohabitation in the 1960s or 1970s married within six months, compared with only 12 per cent who experienced premarital cohabitation in the late 1990s. Conversely, the proportions who lived together for at least three years before marrying increased from 5 per cent in the 1960s or 1970s to 30 per cent in the late 1990s (Weston, de Vaus and Qu 2003).

The instability of cohabitation

Despite the increase in cohabitation and the lengthening of its period for those who marry, in the vast majority of cases, cohabitation is relatively short-lived. It appears that only nine per cent of those whose cohabitation commenced in the early 1990s were still cohabiting with the same partner in 2001 (7–11 years later). Although cohabitation is now the normative pathway to marriage, the chance of it ending in separation rather than marriage has increased. Of those whose first unions commenced in the early 1970s, 63 per cent had married within five years and 25 per cent had separated. On the other hand, of those who commenced cohabiting in the early 1990s, the chance of separation or marriage occurring within five years was similar (43 per cent and 38 per cent respectively) (Weston et al. 2003, de Vaus 2004). What factors are linked with these different pathways from cohabitation?

Correlates of cohabitation pathways

While a great deal of research attention has been directed to the key correlates of marriage breakdown and of premarital cohabitation (as opposed to direct marriage) (see Wolcott and Hughes 1999; de Vaus, Weston and Qu, 2003a), as cohabitation has increased in prevalence, there has been growing research interest in identifying the factors that influence, or are at least associated with, cohabitation transitions. The following factors are relevant to the present paper: the couple's financial circumstances and related socio-demographic characteristics, the quality of their relationship, the duration of their cohabitation, the partners' ages, experience of previous relationships, and family type. Findings on these issues are outlined below.

Financial circumstances. Consistent with the above argument that people are now very cautious about committing to marriage, overseas research (most commonly but not exclusively in the US) suggests that recent cohorts of cohabiting couples tend to defer marriage until they believe that they are in a financially secure position (Brown 2000; Cherlin 2004; Duvander 2000; Ermisch and Francesconi 2000; Smock and Manning 1995, 1997; Smock, Manning and Porter 2005). Cherlin linked this trend with changes in the meaning of marriage. In his view, now that marriage is no longer the only socially sanctioned arrangement for sexual relationships and having children, it has become a symbol of having achieved a relationship that is both emotionally rewarding and financially secure. According to Cherlin, many couples with limited financial prospects postpone marriage indefinitely as they strive unsuccessfully to attain such security. In short, he argued that “People marry now less for the social benefits that marriage provides than for the personal achievements it represents” (p.857).

While overseas research suggests that financial wellbeing increases the probability of marriage, the impact of financial difficulties on cohabiting relationships remains unclear (see Smock et al. 2005) – even though financial pressures appear to increase the risks of marriage breakdown (see Wolcott and Hughes 1999).

Overseas research also suggests that the transition from cohabitation to marriage is contingent on the male partner’s “financial characteristics”, as measured by education, occupation or earnings (for a review, see Smock et al. 2005). These findings are consistent with Becker’s (1981) argument that marriage is attractive to partners when each can offer a complementary rather than competitive role. The traditional complementary role is that of a male partner who is a “good provider” and a female partner who is a “good homemaker”. Despite the increase in dual earner families since Becker published these arguments¹, a continuing emphasis on the male partner’s financial characteristics is understandable given that the strength of women’s (but not men’s) attachment to the labour force often depends on the age of their children should they become parents.

But does the impact of the male partner’s financial characteristics vary according to the female partner’s financial characteristics? Oppenheimer (1988) argued that, as women have increasingly been expected to remain attached to the labour force and as men’s ability to support a family alone has diminished, women’s earnings have become increasingly important in decisions about marriage, while men’s earnings have diminished in importance. Becker, on the other hand, maintained that the attractiveness of marriage to women is reduced by their personal economic independence, while Smock and Manning (1997) proposed that a woman’s strong economic position undermines her need for marriage while also making her an attractive marriage partner.

So far, studies that have examined the impact of women’s educational level or earnings have yielded mixed results (see Smock et al. 2005). However, it is important to note that most of the research in this area has focused independently on the economic-related characteristics of men and/or women rather than on the relative

¹ For recent Australian trends, see Gray, Qu. Renda and de Vaus (2003). See also Baxter (2005) for an analysis of the work transition patterns of mothers linked with childbirth and factors linked with these patterns.

characteristics of each partner. A key problem is that many studies only have information on one of the partners – an impediment that can lead to misleading conclusions (see Smock and Manning 1997; see Smock et al. 2005).

Perceived relationship quality. While economic circumstances appear to be important factors influencing union transitions, the quality of the relationship should be crucial. As noted above, many couples may see cohabitation as a “trial marriage” – an opportunity to gain unique insight into their compatibility, thereby helping them to make informed decisions about whether or not to marry. To the extent that cohabitation is a “trial marriage”, couples who are very happy with the quality of their relationship might be expected to marry.

Brown’s (2000) US study, which was based on couple data, suggested that the impact of cohabiting couples’ evaluations of their relationship on union transitions is not straightforward. Firstly, relationship assessments appeared to have a greater bearing on separation than marriage: the odds of separation increased with negative assessments and decreased with positive assessments, while positive assessments did not appear to influence the odds of marriage. Secondly, negative assessments provided by the female partner increased the odds of separation, while such an assessment by the male partner decreased the odds of marriage. Thus, continuation of the relationship seemed more contingent on the female than male being happy with the relationship. The latter finding is consistent with research in Australia on marriage breakdown: divorced men and women are inclined to report that it was the former wife who initiated the separation decision (e.g. Harrison 1986; Wolcott and Hughes 2000; de Vaus 2004).

Marriage expectations. Some partners who are highly satisfied with their relationship may prefer not to marry, and others who want marriage may not expect it. For instance, they might know that their partner is against marriage, or they or their partner may have established preconditions for marriage that seem impossible to achieve, as outlined by Cherlin (2004). Nevertheless, it is not surprising that previous research suggests that cohabitators who expect to marry are much more likely to do so than others, while couples in which neither partner plans to marry have an increased probability of separating rather than continuing to cohabit (see Brown 2000).

Age. Age is also likely to affect cohabitation pathways. In Canada, Wu and Balakrishnan (1995) found that age at the start of the union was negatively related to both separation and marriage, while in the US, Brown (2000) found this relationship for marriage but not separation. However, the timing of marriage is likely to be affected by the partners’ current age, for marriage tends to peak at age 25–29 for women and at age 25–34 for men. It therefore seems likely that the age of cohabiting partners will have a non-linear effect on transitions from cohabitation to marriage.

The age gap between partners may also influence pathways, but the nature of any such change is unclear. Shehan, Berardo, Vera and Carley (1991) pointed out that partners of similar ages tend to share similar experiences, attitudes and behavioural patterns. A large age gap may reflect lower compatibility in these areas, thereby

increasing the chance of conflict and separation. However, Wu and Balakrishnan found that couples were less likely to separate and more likely to marry when the male partner was at least 10 years older than the female partner. On the other hand, Tzeng (1992) found that, among married couples, the chance of separation increased when the husband was more than three years older than his wife. In both these studies, no significant effects emerged where the female partner was older than the male partner. But Lyngstad (2004) found that age heterogamy between married spouses in Norway increased the probability of divorce, especially if the female partner was older than the male partner.

Relationship duration. The decision to separate or marry is likely to occur in the first few years of the union, although as noted earlier, the period of pre-marital cohabitation has lengthened. Relationship difficulties are likely to loom large soon after the couple moves in together, and many couples may decide to “cut their losses” and separate before investing much time in the relationship. Furthermore, the longer that the union has already existed, the more likely it is being seen by the couple as an alternative to marriage, rather than as a trial marriage. Consistent with these arguments, Brown’s (2000) analysis of data from a US follow-up study indicated that the longer the couples had been cohabiting by wave 1, the lower were their chances of marrying or separating. Nevertheless, it seems reasonable to suggest that the effects of union duration on transition to marriage or separation would diminish progressively with increasing length of the relationship.

Family type and desire for children. With so little understanding of the meaning of cohabitation to couples, it is hard to tell what dynamics may be at play in individual scenarios. For instance, those who view marriage as the only appropriate context for having children would be likely to marry if they are childless and want children, or if they had recently had their first child or achieved conception. Those who have had children for some time while cohabiting may well see cohabitation as an alternative to marriage.

Regardless of whether they decide to marry, there is evidence that children born of the union lower the risks of separation (White 1990; Wu 1995). On the other hand, step relationships appear to add pressure on unions. While remarriages are more likely than first marriages to end in divorce (Coleman, Ganong and Fine 2000; de Vaus 1997), US research suggests that this is particularly the case for remarriages with step children (Booth and Edwards 1992).

Experience of previous relationships. Several reasons have been proposed for the higher instability of remarriages compared with first marriages (see Coleman et al). For example, compared with marriages that are the first for both spouses, the population of remarriages would contain a higher proportion of spouses with characteristics that increase the risk of marriage breakdown, and which contributed to the instability of their first marriage (e.g., they may exhibit behaviour, attitudes or interests that would tend to threaten their marriage, or they may be particularly intolerant of idiosyncrasies in others). Remarriages may also include a relatively high proportion of spouses who see separation as a solution to problems in the relationship,

or the experience of a previous divorce may lead some people to be more ready to cut their losses when problems arise. Much the same reasons would suggest that “previous cohabitations” (i.e. where one or both partners has experienced separation rather than marriage from a previous cohabiting relationship) would be more likely than “first cohabitations” to end in separation.

Nevertheless, in the studies by Brown (2000), Smock and Manning (1997) and Wu and Balakrishnan (1995), the probability of separation was not significantly affected by a previous marriage experienced by either the male or female partner (taken separately). Similarly, Brown found no significant change in the probability of separation where a previous cohabitation was experienced by either partner.

Screening in of unsuitable matches? So far, the discussion has implied that cohabitation is often treated as a “trial marriage” and thus as a means of screening out unsuitable matches. However, research results have not always been consistent with this hypothesis. For example, Brown (2000) failed to observe an increase in the probability of marriage when both partners were happy with the relationship. It is possible that “screening in” of unsuitable matches sometimes occur. For instance, some couples may embark on marriage as a means of firming up a relationship that may be wavering or lacking in certain desired qualities. It would also make sense that the more time that someone has spent in the relationship, the greater the urge to maintain it. Furthermore, older cohabitators who want marriage may feel that they have little prospect of finding a more suitable partner than their current partner. The same may apply for those who feel they lack the qualities that make for an attractive marriage partner.

The present study traces the relationship pathways of Australian couples who were cohabiting when first surveyed. It examines the extent to which factors outlined above, such as each partner’s satisfaction with the relationship, predict the pathways taken. As an adjunct, it also examines circumstances that might suggest a “screening into” marriage of apparently unsuitable matches.

Sample and design of analysis

This study is based on the first three (annual) waves of data collected in the Household, Income and Labour Dynamics in Australia (HILDA) Survey.² A nationwide sample of private households was selected in the first wave (which took place in 2001), and interviews and self-completed questionnaires were sought from household members aged 15 years or more. In total, information was collected from nearly 14,000 people in close to 7,700 households in wave 1. All members of these households are treated as “continuing household members”. Subsequent waves involve attempts to trace these individuals and interview all those aged 15 years or

² This survey is funded by the Australian Government through the Department of Family and Community Services. It is managed by a consortium led by the Melbourne Institute of Applied Economic and Social Research. The other partners are the Australian Institute of Family Studies and the Australian Council for Educational Research. Details of the survey design are provided by Watson and Wooden (2002). The questionnaires used in each wave and further details of the survey can be found at the web address, <http://www.melbourneinstitute.com/hilda/>

more, along with any “new” people of this age in their household. A self-completed questionnaire is also administered to each continuing and new sample member.³

The analysis outlined below focuses on the pathways that were followed over a two-year period (marriage, separation, or no change) by heterosexual couples who were cohabiting in wave 1, and the factors linked with each pathway. Couple-level measures were used instead of individual measures. As Brown (2000) pointed out, pathways are the result of a joint decision and the use of individual measures regarding relationship assessments and expectations can lead to biased results. Furthermore, couple-level measures make it possible to examine the role of gender in union transitions.

In total, there were 714 cohabiting heterosexual couples in wave 1.⁴ At that time, interviews with each partner were conducted for 593 of these couples and with only one partner for 122 couples. Nevertheless, socio-demographic characteristics such as age, employment status, and the nature of their relationship to all other household members, were ascertained for all members of the household, regardless of whether they were interviewed.

The first set of analysis, which focuses on the pathways taken by cohabiting couples, is based on all 714 couples. As shown later, not all couples were interviewed in all three waves. Attention is then directed towards relationships between selected socio-demographic and subjective factors and the pathways followed by couples. This analysis is based on couples in which each partner was aged between 20 and 55 years in wave 1. This age range was employed to allow for a reasonable chance of marriage taking place.⁵

Unless otherwise specified, the data used in this analysis are those that were derived in the wave preceding any marriage or separation. For example, for couples who had married or separated by wave 2, the information they provided in wave 1 (e.g. regarding relationship satisfaction) was used, while for those who married or separated between waves 2 and 3, the information they provided in wave 2 was used. Data derived in wave 2 were used for couples who were still cohabiting (involving the same partners) in wave 3.

The analysis of the relationship between variables and cohabitation pathways involved two stages. Bivariate analysis was first conducted and the results helped guide the selection of measures used in the second stage, which involved application of multinomial logistic regression.

³ New partners become continuing sample members if they have a child with a continuing sample member; the children born of this relationship themselves become continuing sample members.

⁴ There were 22 same-sex couples. This group was excluded on the grounds that marriage in Australia is not an option for these couples.

⁵ In 2001, the marriage rates were 0.9 males and 4.2 females per 1000 unmarried male and female teenagers respectively in 2001. The rates for those in their early twenties were 23.1 and 42.6 per 1000 unmarried men and women respectively aged 15 years and over, while those for men and women in their late forties were 28.1 and 22.4 respectively. However, the marriage rate for women aged 50 and over was considerably lower than the latter rate (4.6 per 1000), that for males was 14.4 per 1000 (ABS 2002). The rate for those in their early fifties would, of course, be higher than those provided by the ABS which cover all individuals aged 50 years and over.

Measures and hypotheses

The predictors of union transitions examined in this study comprised economic circumstances, relationship satisfaction, desire for children, family type, history of relationships, the length of current relationship, and the female partner's age. While the precise measures are listed in Table 1, most require further explanation.

Economic circumstances.

As noted above, several studies suggest that a couple's economic circumstances are important in predicting outcomes of cohabitation, although the impact of relative differences between the male and female partner's economic characteristics remains unclear. There is considerable evidence that overall financial wellbeing and men's financial resources or earning potential increase the odds of marriage, but the impact of women's economic characteristics remains uncertain.

In the present study, proxies for the couple's overall financial wellbeing and earning capacity of one partner relative to the other partner were used. These covered educational attainment, engagement in study, employment status, income and self-assessed financial circumstances.

The educational attainment measure was used as a proxy for earning capacity and focused on whether both partners, the male only, the female only, or neither partner held a degree. Overall financial wellbeing was assessed by the combined annual incomes of each partner (and reduced to three categories based on the overall distribution derived for this measure), while perceived financial wellbeing was based on each partner's answer to the question: "Given your current needs and financial responsibilities, would you say that you and your family were prosperous, very comfortable, reasonably comfortable, just getting along, poor, or very poor?" Given the distribution of responses, four categories were derived. These indicated whether both partners, the male only, the female only, or neither partner reported that they were reasonably comfortable, very comfortable or prosperous (here called "comfortable").⁶ This subjective measure was included in the self-completion questionnaire, and in 12 per cent of cases one or both partners either skipped this question or did not complete the entire questionnaire. To prevent loss of all other data for couples who did not complete this question, a "not stated" category was created for the subjective measure of financial wellbeing. The employment status measure focused on which partner if any was working full-time: both, male partner only, female partner only, and neither.

On the basis of previous research and the argument that marriage is more likely when the risks of marriage breakdown are regarded as having been minimised, it was predicted that:

H₁: couples whose combined incomes were relatively high and those in which both partners agreed that they were in a comfortable or better financial position would be most likely to marry, while separation would be most

⁶ Nearly 80 per cent of male partners reported that they were "reasonably comfortable" or "just getting along", while less than 2 per cent indicated that they were "poor" or "very poor".

common amongst couples with low combined incomes and amongst couples in which both partners agreed that they were not in a financially comfortable position.

Furthermore, it was predicted that:

H₂: couples in which the male partner held a degree would be more likely than other couples to marry, while those in which neither partner held a degree would be the most likely of all couples to separate.

In addition, given the emphasis couples appear to place on "saving up" to marry (see Cherlin 2004), and the likelihood that part-time work for a male partner is not chosen (when the effects of his possibly being a student are controlled), it was predicted that:

H₃: marriage would be particularly likely if both partners were working full-time, while separation would be particularly likely if the male partner was not working full-time.

Finally, given that people who are engaged in study tend to be relatively young, their study commitments would typically limit their work hours and therefore income, it was predicted that:

H₄: partners would be unlikely to marry if one or both of them were engaged in study.

Relationship satisfaction

Brown's (2000) research in the US suggested that, while negative evaluations of the relationship increased the chances of separation, shared positive evaluations of the relationship impeded separation but did not increase the odds of marriage. However, Brown's analysis was based on a follow-up study in the US that was conducted some time ago, and involved around five years between waves (1987-88 and 1992-94).

In part contradiction of Brown's findings, it predicted that:

H₅: couples in which both partners indicated high satisfaction with their relationship would be more likely than other couples to marry, and couples in which neither partner indicated high relationship satisfaction would be more likely than others to separate.

In HILDA, each partner was asked to rate their level of satisfaction on an 11-point scale ranging from (0) "completely dissatisfied" to (10) "completely satisfied". More than half the male and female partners provided ratings of 9 or 10, here classified as "high satisfaction". Four categories of relative satisfaction were derived, indicating which partner, if any, was highly satisfied: both, neither, male partner only, or female partner only. This question was included in the self-completion questionnaire, and data are missing for 12 per cent of couples. A "not stated" category was created in order to maintain the sample size.

Screening in of unsuitable matches?

It was argued above that some couples may decide to marry when not particularly happy with the relationship (e.g. if they have reached an age when the pool of suitable partners is small and if the couple had already invested considerable time in the

relationship). Or they may attempt to “cement” a relationship that may not be particularly happy by getting married (a “screening in” process). Again, this may apply at older ages when opportunities of finding a more suitable partner for marriage seem slight and when the couple had already spent a considerable time together.

It was therefore predicted that:

H₆: amongst those who married despite one or both partners having lacked high relationship satisfaction, at least one partner would tend to be older and the couple would have lived together for a longer period of time, compared with others who married.

Nevertheless, it was also predicted that:

H₇: this “relationship rescuing” hypothesis would only weaken but not prevent the occurrence of a strong positive relationship between satisfaction and marriage. That is, it was predicted that relatively high relationship satisfaction shared by each partner would increase the probability of marriage, while lack of high satisfaction on the part of each partner would increase the probability separation.

Marriage expectations

For many couples, a shared expectation of marriage may involve mutual active planning for marriage. On the other hand, couples may share the expectation that no marriage will take place if at least one partner indicates uncertainty or disillusionment about the relationship or rejection of marriage on ideological grounds.

It was therefore predicted that:

H₈: couples in which partners shared the expectation that they would marry would be more likely to marry while those who shared the expectation that they would not marry would be more likely than others to separate.

Respondents indicated whether they considered that marriage was “very likely”, “likely”, “not sure”, “unlikely” or “very unlikely”. Three categories of conditions were derived from these responses: both partners expected to marry (that is, both considered marriage to be likely or very likely”; only one partner expected to marry; and neither partner expected to marry.

Desire for a child or more children

As noted above, links between fertility aspirations and marriage or continuing cohabitation are likely to vary for those who believe that children should be raised in marriage and for those who see cohabitation as an alternative to marriage and thus as a suitable for context for childbearing. Such information about cohabitation and marriage has not been derived in HILDA. Nevertheless, given that most children are born within marriage (68 per cent in 2003) (ABS 2004b), it seems likely that most individuals who have a strong desire for children would like also to marry. Furthermore, if one partner very much wants children and the other does not, then separation may occur.

During the personal interview, partnered respondents were asked to rate their feelings about having a child or more children on an 11-point scale ranging from 0 “Would

definitely not like to have a child/more children” to 10 “Would very much like to have a child/more children”. The most common responses were either 0 or 10 (applying to one third and one quarter of partnered respondents respectively). Responses of 9 or 10 are here considered to represent a strong desire for a child.

It was predicted that

H₉: a shared strong desire to have children would increase the probability of marriage, while separation would be particularly likely where one partner wanted children and the other did not.

Family type

As already noted, cohabitation can have several meanings. Some may use it as a trial marriage, some may be saving up to marry, and some may decide to marry if and when they want children. Others may view cohabitation as an alternative to marriage or as a convenient arrangement involving little if any commitment. Furthermore, each partner may hold different interpretations and their views may change as the arrangement unfolds. To some extent these interpretations may be reflected in family type.

A somewhat complex measure of family type was created in order to take into account the possibility that a first pregnancy or birth may encourage marriage. The measure combined family type at wave 1, with information about whether a pregnancy or birth between the same waves that any transition took place (or between waves 2 and 3 if no transition occurred).

Five categories were derived, two of which entailed an absence of children in the wave prior to any transition (or in wave 2 if no transition took place). Given that pregnancy or a recent first birth may spur marriage, one of these categories encompassed cases where a conception or birth had occurred by the next wave (when the relationship transition became apparent, or by wave 3 if no relationship transition occurred). The remaining three categories covered intact families where no conception or birth between waves occurred; step or blended families where no conception of birth between waves occurred; and “other families”.

It was predicted that

H₁₀: the probability of marriage would be greatest amongst couples with no children in the household, and amongst such “childless” couples who experienced a recent pregnancy or first birth.

It was also predicted that

H₁₁: the chance of marriage would be lowered if the couple already had children together (apart from a recent first birth), for the presence of such children may signify the view by one or both partners that cohabitation is no different from marriage.

Finally, given the additional pressures that families with stepchildren and the increased risk of marriage breakdown experienced by stepfamilies (see Coleman et al. 2000), it was predicted that:

H₁₂: the probability of separation would be increased if there were stepchildren in the household.

Female partner's age

Given that marriage rates vary across age groups, peaking at 25-29 years for women and 25–34 years for men then declining progressively, it was predicted that:

H₁₃: a similar non-linear effect of age on the transition from cohabitation to marriage would be apparent; older cohabitators would be more likely to marry than younger cohabitators, but the effect would diminish with increasing age.

Because the male partner's age was highly correlated with that of the female partner ($r = 0.8$), only the female partner's age is used in the model. In the multinomial logistic regression, this non-linear effect was tested by including as a predictor the square of the female partner's age.

Relative difference in ages

Despite the inconsistent results emerging from research, arguments in the literature suggesting that a large age gap between partners may create tension lead to the following prediction:

H₁₄: the chance of separation would increase and the chance of marriage would decrease where the male was at least 10 years older or at least 5 years younger than the female partner.

These age differences were chosen because they are non-normative but nonetheless included at least 30 couples in each group.

Duration of cohabitation by wave 1

On the whole, it was expected that partners would typically become aware of any signs of key areas of incompatibility fairly early in their union and would "cut their losses" and separate before investing much more time in the relationship.

In the present analysis, the relationship duration refers to how long the couple had been cohabiting when interviewed in wave 1. It was predicted that:

H₁₅: the chances of separation would be higher amongst those who had already cohabited for relatively short periods of time but that this effect would be reduced as length of cohabitation increased.

That is, a curvilinear relationship between duration of relationship and the probability of separation was expected. The existence of a non-linear effect was tested by using the square of relationship duration in the multivariate model.

History of relationships

It was expected that the experience of a previous marriage or cohabitation would increase the likelihood of instability of further unions for a number of reasons. For example: the person may possess some unattractive qualities that threaten

relationships; he or she may be highly sensitive to, or intolerant of, problems in relationships; and the experience of previous separation may spur thoughts of ending a current relationship soon after any problems in it become apparent.

Two measures of previous relationships were used: whether one or both partners had ever been married, and whether one or both partners had experienced a previous cohabitation that did not lead to marriage.

It was predicted that:

H₁₆: the chances of separation would increase if at least one partner in the couple had previously cohabited or married.

Results

Figure 1 shows that, by Wave 3, 23 per cent of the sample ($n = 164$) were no longer interviewed. Of these, 60 per cent ($n = 98$) refused to participate and 17 per cent ($n = 27$) could not be traced. The other couples who were not interviewed by wave 3 were either away during the interview period, or were unable to participate for various reasons such as poor health.

Most commonly, the couples in wave 1 were still cohabiting by 2003 (46 per cent of all couples including those not interviewed in 2003), while a slightly higher proportion had separated (17 per cent) rather than married (14 per cent). Excluding those for whom no information was available by wave 3, 60 per cent were still cohabiting in wave 3, 22 per cent had separated, and 18 per cent had married. (Of the 9 per cent of unions that converted to marriage by wave 2, only one couple had separated by wave 3.) For nearly one-third of couples who had separated by wave 2, at least one partner had re-partnered by wave 3.⁷

Figure 2 shows that, for those who continued in the study until wave 3, any transition was more likely to have occurred before rather than after wave 2. This trend was slightly more apparent for separation than marriage (separation: 15 per cent versus 7 per cent; marriage: 11 per cent versus 7 per cent).

On average, the sample studied had been cohabiting for 5.3 years when the HILDA survey was initiated. Those who were still cohabiting by wave 3 had been living together for an average of 6.2 years when first interviewed, while those who subsequently married or separated had been cohabiting for 3.8 and 4.1 years respectively. What factors appear to be linked with these different pathways? The remaining analysis focuses on 398 couples, based on information provided by 473 women and 431 men.

Bivariate analysis

This section examines the bivariate relationships between the above-noted couple-level characteristics and cohabitation pathways (Table 1). The analysis focuses on

⁷ Using the British Household Panel Survey data, Ermisch (2002) found that, of respondents who had separated from a cohabiting relationship, one-third had re-partnered within a year of the separation and half had separated within two years.

398 couples in which both partners were aged 20 to 55 years (based on information provided by 473 women and 431 men).

It seems worth reiterating that, given that circumstances may have changed just prior to any transition in relationship status, the measures used almost exclusively represent those derived immediately prior to any transition (and in wave 2 if no transition had taken place at all). The exception concerned the family type measure which took into account circumstances in wave 1 and any conception of birth or a child that occurred between the waves during which marriage or separation also occurred (or between waves 2 and 3 if the couple continued to cohabit to wave 3).

Contrary to predictions, cohabitation pathways did not vary significantly according to whether one or both partners was a student (H_4), had ever been married or had ever cohabitated previously (where no marriage took place) (H_{16}), or according to the size of the age gap between the partners (H_{14}). It was expected that couples in which at least one partner had been in a previous relationship (marriage or cohabitation) and those with a marked age gap between partners would be less likely to marry and more likely to separate than other couples. It was also expected that students would be less likely than others to marry.

Most of the other predictions were supported in the bivariate analysis. Overall, 20 per cent of the wave 1 cohabiting couples who remained in the panel had married by wave 3. Table 1 shows that couples who were most likely to marry had the following characteristics: the male partner alone held a degree (47 per cent), the couple had a high combined income (27 per cent), both partners worked full-time (35 per cent), both believed that they were in a financially comfortable (or better) position (30 per cent), both were very satisfied with their relationship (36 per cent), both expected to marry (35 per cent), both wanted a child or more children (28 per cent), and the couple had a recent pregnancy or birth and no other children in the household (45 per cent).

Conversely, marriage was relatively unlikely among couples in which the female partner was not employed full-time (10–11 per cent), the female partner did not express high satisfaction with the relationship (including where neither partner was satisfied) (7 to 14 per cent), only one or neither partner expected to marry (4–5 per cent), and the couple already had children of their union or a step or blended family in wave 1 (9–10 per cent). It is interesting to note that the couple seemed more likely to marry if the female partner alone, rather than the male partner alone, provided a very favourable view of their financial circumstances (21 per cent versus 14 per cent) or relationship (27 per cent versus 14 per cent). This may suggest that marriage was more contingent on the female than male partner's evaluation of the relationship, including its financial aspects.

In total, 19 per cent of couples had separated by wave 3. Those *most* likely to do so were: couples in which there was not agreement about wanting a child (27 and 35 per cent), and couples who had a step or blended family in wave 1 (31 per cent). Those *least* likely to separate were couples in which the male partner alone held a degree (13 per cent), both partners considered that they were in a comfortable or better financial position (13 per cent), both were very satisfied with the relationship (11 per cent), both expected to marry (14 per cent) and both wanted children (13 per cent). In other

words, those who were least likely to separate were those with the same characteristics as those who were likely to marry.

Overall, 61 per cent of the couples were still cohabiting by wave 3. The couples who were *most* likely to continue to cohabit were those in which: the female partner was not working full time (63 and 72 per cent), neither partner expected to marry (70 per cent), neither partner wanted a child or more children (70 per cent), and the couple already had children of the union in the household in wave 1 (76 per cent).

Conversely, ongoing cohabitation was relatively *less* likely among couples in which: the male partner alone held a degree (for marriage was common amongst this group) (40 per cent), and one or both partners wanted a child (41–49 per cent).

As expected, continuing cohabitators had been living together for a longer period of time than cohabitators who separated or married (means = 5.5 years, 4.4 years and 3.5 years respectively), and the continuing cohabitators tended to be older than those who separated or married (means = 34.3 years, 32.5 years and 30.9 years respectively).

Overall, these results suggested that couples who married were the most distinct group in the sense that they differed on a wider range of characteristics than was apparent for the other groups.

Evidence of screening into marriage unsuitable matches?

It is noteworthy that 34 per cent of marriages occurred after one or both partners failed to express high relationship satisfaction (n=28). It was predicted that, compared with other couples who married, these couples would have been older (H₆) and would have invested more time in cohabitation (H₇).

The second of these predictions was supported: by wave 1, couples in which both partners had expressed high satisfaction had been cohabiting for the shortest period of time (mean = 2.9 years), followed by couples in which the female alone expressed high satisfaction (mean = 3.4 years), then couples in which neither partner expressed high satisfaction (mean = 5.0 years), and finally, couples in which the male partner alone expressed high satisfaction (mean = 6.6 years). However, these trends are highly unreliable given the very small number of couples in which partners did not express mutually high satisfaction.

There was less support for the prediction relating to age. Amongst couples who married, the female and male partners tended to be older where the male alone expressed high satisfaction (means = 36.1 and 39.3 years respectively) than in all other conditions: cases where high satisfaction was expressed by both partners (means = 29.8 and 32.8 respectively), by the female only (means = 29.3 and 33.6 respectively), and by neither partner (means = 32.1 and 33.3 respectively). Again, however, the small size of the groups needs to be emphasised.

In short, cohabitations were most likely to convert to marriage when both couples were highly satisfied with the relationship, and these couples spent the shortest time living together before they married. Of all cohabitations that converted to marriage, the very small number in which the male partner alone was highly satisfied had invested the longest time in cohabitation and the partners tended to be older than other

groups who married. However, there was no clear suggestion amongst this small subgroup that age might be a strong predictor of the “screening in” of unsuitable matches, where the measure of “suitability” was restricted to relationship satisfaction.

Modeling the determinants of cohabitation transitions

Multinomial logistic regression was used to examine the relative importance of characteristics of the couples in predicting cohabitation pathways. Given a total sample of only 398 couples, it was important to pose restrictions on the number of variables entered in the model (see Long & Freese 2001). The measure of expectations about marrying (or not marrying) was omitted, given that such expectations may be somewhat confounded with the pathways taken. In many cases they would represent a step in, or outcome of, the commitment decision-making process and the fact that the vast majority who married expected to do so in the previous wave would seem to offer little of value to the model. Also omitted were the age differences between partners and employment status of each partner. Neither of these factors was significant in preliminary runs of the model, and couple-level work hours were strongly correlated with income.

It seems easier to interpret the probabilities of following the different cohabitation pathways according to each predictor entered into the model (net of all other factors), than it is to interpret the multinomial logit model coefficients themselves. Table 2 sets out these probabilities for all except the predictors that were entered as interval data (female partner’s age and the duration of cohabitation prior to wave 1). The probabilities of following different pathways according to age and cohabitation duration are depicted in Figures 2 and 3. The multinomial logit model coefficients for each predictor are presented in Appendix 2. Unless otherwise specified, all results of this analysis that are outlined below were significant at the 5 per cent level or better.

As expected, the probability of marriage decreased if one or both partners were students, but increased when the male partner alone had a degree. However, contrary to expectations, the likelihood of marriage did not increase when both partners had a degree. (It was predicted that a degree held by the male partner would increase the chance of marriage, regardless of the female partner’s educational status.)

While the results for the bivariate analysis (Table 1) suggested that, relative to other couples, those with high combined annual incomes were likely to marry, and those with low combined incomes were likely to separate, the multivariate analysis suggests that the combined incomes affected separation but not marriage (with low incomes increasing the probability of separating, as predicted). One possible explanation for these findings is that a male partner’s education washes out the effect of high income on marriage. Perhaps it is the *prospect* of a high or at least secure income that is more important than actual income for marriage. However, low income may create pressures on relationships that leads to separation. Alternatively, low income may be linked with other factors (not measured here) that are associated with separation.

Likewise, the bivariate analysis suggested that disproportionate numbers of couples who agreed that they were in a comfortable or prosperous financial position married. However, when the other predictors were controlled, such positive appraisals shared by partners did not significantly affect the probability of marriage, although they

reduced the probability of separation. Separation was least likely when both felt comfortable.

As expected, high relationship satisfaction shared by each partner increased the probability of marriage and decreased the probability of separation, while the opposite applied when neither partner expressed high satisfaction (i.e. the less favourable but mutually shared views decreased the probability of marriage and increased the probability of separation). Consistent with research suggesting that wives are considerably more likely than husbands to initiate marital separation, the probability of separation from cohabitation increased when the male alone expressed high satisfaction with the relationship. (The increased probability of marriage when the female partner alone expressed high satisfaction approached significance ($p < .10$)).

As predicted, the chance of separation increased if only one partner wanted to have a child or more children. This effect was stronger if it was the male partner who wanted children. Although the bivariate analysis suggested that couples who shared a strong desire for a child or more children were most likely to marry, this effect did not appear to significantly increase the probability of marriage, when the effects of the other factors were controlled.

On the whole, the effects of family type on cohabitation pathways were consistent with predictions. Firstly, the probability of marriage decreased if a child had already been born to the couple by wave 1. In other words, the chances of continuing to cohabit increased under such circumstances. Secondly, the probability of separation decreased if the couple had no children in the household in wave 1, but experienced a pregnancy or birth afterwards. Indeed, the probability of marriage was higher than that of separation when such a pregnancy or birth took place. It was expected that the presence of stepchildren in the household would increase the probability of separation. This effect was in the predicted direction and approached significance ($p < .10$).

It was also expected that a previous marriage or cohabitation that did not lead to marriage would increase the probability of separation on the grounds that such couples should include an over-representation of people who have difficulty maintaining intimate relationships. However, neither of these types of previous relationships significantly affected the likelihood of marriage or separation. Perhaps the measures used were too crude for this analysis. (With the accumulation of future waves, the number of couples in which at least one partner has experienced several former relationships will increase and a more complex measure that takes this into account the relationship histories of each partner will be possible.)

While the average age of the female partner was lowest for those who married and highest for those who separated, the impact of the female partner's age on the probability of marriage approached significance only ($p < .10$). Figure 3 suggests a marginal but diminishing increase in the probability of marriage with age. This non-linear direction of trends was predicted.

Duration of cohabitation at wave 1 had a significant, non-linear effect on separation: as expected, the longer the duration, the lower was the probability of separation, with this effect diminishing as the period of cohabitation increased (as shown in Figure 4).

In other words, cohabitants tended to separate early on in the relationship, when obvious signs of difficulties are likely to surface. Figure 4 also suggests that the probability of cohabitation continuing to wave 3 increased the longer people had been living together prior to wave 1. However, it is important to point out that couples who had cohabited for a relatively long time prior to wave 1 would be a select group – for the analysis does not include cohabitators who separated or married before wave 1.

Conclusions

Today's world is changing rapidly and unpredictably on many fronts. Old certainties have been shaken, and people appear to be treading very cautiously along the pathway to family formation. Men who see themselves as required to take on the role of principal and stable sole breadwinner for any future family may be reluctant to enter into any long-term commitment until they are fairly confident that they can successfully assume these long-term responsibilities. This now requires considerable investment in education and career development. The knowledge that they would probably lose everyday family life with their children should their marriage end in divorce (a risk that is reasonably high these days) may also encourage men to be cautious about committing to marriage and starting a family.

Today's uncertainties are also likely to encourage women to be very careful in any search for a partner who will be compatible on many fronts, including being a good provider – and possibly sole provider while the children are very young. Given the cost of housing and other lifestyle commodities deemed necessary today, women's investment in their own education and career are also significant contributions to the financial wellbeing of any family they have. Should their marriage break down, such investment may be the only means by which they and their children can avoid poverty – unless a suitable new partner can be found.

Whereas Bumpass and Sweet (2001) argued that cohabiting couples must believe that marriage will change their lives for them to follow this pathway, Smock et al.'s (2005) qualitative study of low income (but not poor) cohabitators suggested that marriage would only occur if and when their financial circumstances had changed. Likewise, Cherlin (2004) argued that low income couples want to ensure that they are financially secure before embarking on marriage.

In the present analysis, which covered all income levels, neither combined annual income nor each partner's assessment of their financial circumstances had an independent effect on the probability of marriage, although the chance of separation increased for those with low combined incomes. Separation may have resulted from financial pressures (which may have eroded relationship satisfaction) and/or from a desire to seek a partnership that offers better financial resources. But this is pure speculation.

On the other hand, the chance of marriage increased when the male partner had a degree, suggesting that his potential to provide financial security may have been important. To the extent that an emphasis on the male partner's earnings reflects an emphasis on achieving a secure income stream, the results provide some support for the contention that money matters for marriage. These results are consistent with those in an Australian study of fertility decision-making, which suggested that both

men and women tend to attach high priority the male partner's job security when considering the option of having children (Weston, Qu, Parker and Alexander 2004). (In that study, the most commonly held high priority was to the ability to afford a child.)

Level of relationship satisfaction was clearly important in predicting both marriage and separation: when both partners expressed high satisfaction, the probability of marriage increased and the probability of separation decreased, while the opposite trends applied when neither partner was highly satisfied with the relationship. Such findings support the commonly held argument that, nowadays, the quality of the relationship is of paramount importance in shaping its trajectory (e.g. Giddens 1992; Clulow 1995; McDonald 1984).

One way of viewing the pathway from cohabitation to marriage is that those who follow it believe that they have minimised the risks of entering a marriage that is likely to break down. Furthermore, cohabitations that convert to marriage appear to share some of the features one might expect of "traditional" marriage. For example, the finding that marriage was most likely when only the male partner had a degree is consistent with the traditional pattern of men 'marrying down'. A well-educated man is likely to have good career prospects, and thus to be a satisfactory provider. The relatively low probability of marriage among couples in which both partners have a degree may be due to the fact that such cohabiting couples delay marriage longer while the female partner completes a degree or gets established in a career. Alternatively, it may simply be that more highly educated women are less prone to marry and see less of a need for the security of marriage.

Where the female partner was satisfied with the relationship (regardless of whether he was) and where she wanted a child (regardless of whether he did) marriage was relatively more likely than where the male (at least) was not highly satisfied or where he was not enthusiastic about having a child. It appears that on these dimensions (relationship quality and wanting children) the female partner's views are the key in the decision to marry.

These patterns are consistent with the interpretation that the move from cohabitation to marriage reflects traditional gender patterns and represents minimization of risk. For women at least, marriage is more probable when she is satisfied about the relationship quality and when she wants a child. A satisfying relationship with a male who has reasonable income earning prospects is likely to be a less risky context in which to have children.

Where income is low and there is some discomfort about the couple's financial situation, and where at least one partner (especially the female) is not satisfied with the quality of the relationship, and where there is disagreement about wanting children (especially where the female partner is not keen to have children) the cohabiting relationship is more likely to end in separation. This suggests that marriage (or even ongoing cohabitation) is less likely where there is either economic hardship or concerns about financial situation. Where she is not satisfied with the relationship separation is more probable and where she does not especially want children marriage.

Nevertheless, not everyone is cautious about taking risks and some people may prefer marriage over being single regardless of signs of problems in the relationship. Some may also believe that marriage may help to rescue their relationship. In fact, some may believe that they will be able to “change” their partner for the better when they are married. One-third of couples married despite one or both partners failing to express high satisfaction with the relationship in the wave prior to the marriage.

These couples had, on average, lived together for a relatively long period before they married. This may suggest a hesitancy about entering into a marriage when the relationship is not mutually highly positive and/or a desire to marry after having invested much time in this relationship.

Little attention has been given in the past to circumstances that might lead couples to marry even though their relationship during cohabitation has been less than highly satisfactory. The total number of couples in this analysis was small and the results are thus unreliable. As the HILDA waves accumulate, the number of such couples will increase, thereby providing opportunities for understanding processes underlying “screening in”.

Final word

As noted above, several authors have argued that the stability of modern marriages is contingent on the quality of the relationship - although financial pressures also appear to challenge this stability. An emphasis on financial prospects appears to have always existed. The post-war marriage boom involving a dramatic decline in the age at which couples married is a case in point: Australia had, at that time, entered a prosperous period entailing almost full employment. By contrast, the marriage rate at the start of the 20th century was lower than it is today, partly because Australia was still feeling the effects of the severe economic depression of the 1890s (see de Vaus, Qu and Weston 2003b).

A number of interacting factors help explain the recent fall in the marriage rate and increase in age at marriage (see de Vaus et al. 2003b). One of these appears to be the need to gain qualifications to improve chances of financial wellbeing; another appears to be emphasis on relationship quality; and a third appears to be a trend towards cohabitation - which in Australia often seems to be used as a “trial marriage”. Financial prospects may represent an important factor shaping the perceived quality of relationship.

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Figure 1. Pathways since wave 1 (2001)

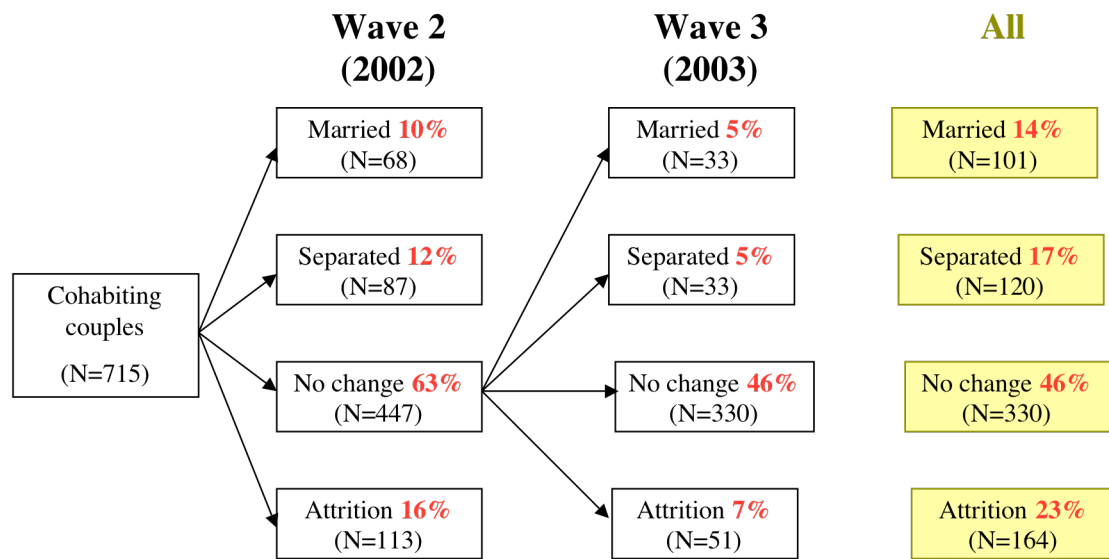
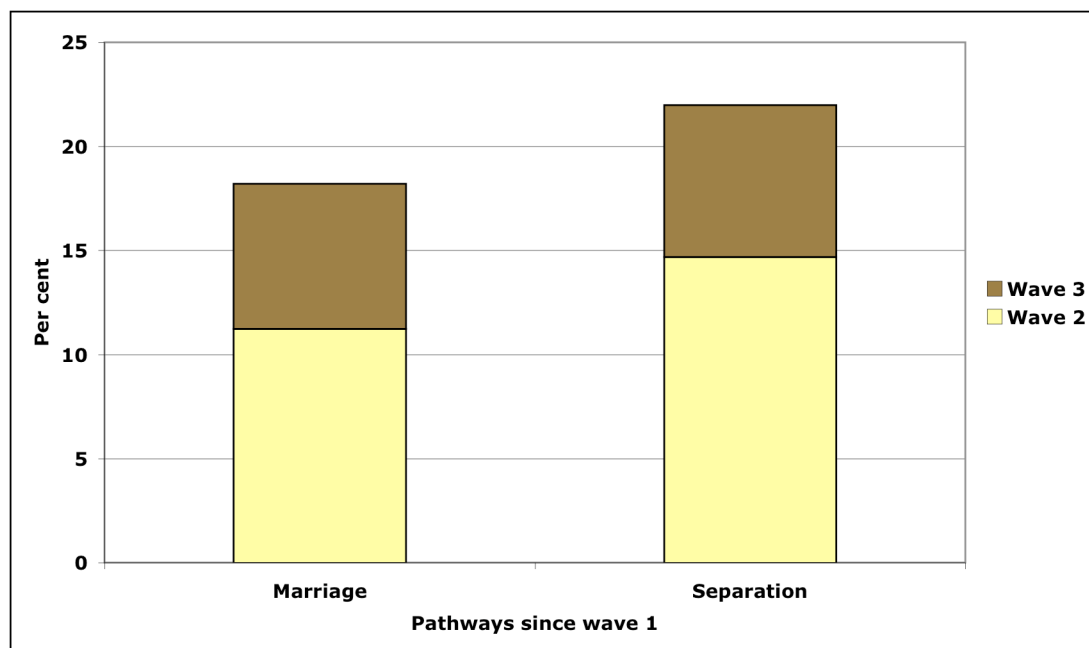


Figure 2. Cumulative percentage of couples who made transitions since wave 1



Note: Excludes attrition couples.

Table 1. Cohabiting couples: Characteristics by pathways from since wave 1

	Marriage	Separation	No change	Total	N	
Educational status (%)						*
Both had degree or higher	28.8	17.3	53.8	99.9	52	
Only she had degree	29.2	18.8	52.1	100.1	48	
Only he had degree	46.7	13.3	40.0	100.0	30	
Neither had degree	14.2	20.1	65.7	100.0	268	
Student (%)						
One or both partners studying	20.5	18.7	60.8	100.0	283	
Neither studying	20.0	20.0	60.0	100.0	115	
Combined annual income (%)						*
High (>76k)	26.9	15.7	57.5	100.1	134	
Medium (50-76k)	20.8	14.6	64.6	100.0	130	
Low (<50k)	13.4	26.9	59.7	100.0	134	
Employment (%)						*
Both full time employed	35.1	16.6	48.3	100.0	151	
Only she full time employed	20.8	25.0	54.2	100.0	24	
Only he full time employed	9.9	18.0	72.0	99.9	161	
Neither full time employed	11.3	25.8	62.9	100.0	62	
Self-assessed financial situation (%)^a						*
Both felt comfortable	29.7	13.4	57.0	100.1	172	
Only she felt comfortable	21.2	30.3	48.5	100.0	33	
Only he felt comfortable	14.0	27.9	58.1	100.0	43	
Neither felt comfortable	12.5	26.0	61.5	100.0	104	
Satisfaction with relationship (%)^b						*
Both very satisfied (ratings 9-10)	35.8	10.9	53.3	100.0	137	
Only she very satisfied	26.7	17.8	55.6	100.1	45	
Only he very satisfied	13.6	27.1	59.3	100.0	59	
Neither very satisfied	7.4	27.8	64.8	100.0	108	
Expectations of marrying the partner (%)						*
Both expected to marry (likely/very likely)	35.4	13.6	51.0	100.0	206	
Only one partner expected to marry	4.7	21.9	73.4	100.0	64	
Nether	3.9	26.6	69.5	100.0	128	
Desire for a child or more children (%)						*
Both held strong desire (ratings 9-10)	37.9	12.6	49.4	99.9	87	
Only she held strong desire	25.0	27.3	47.7	100.0	44	
Only he held strong desire	24.3	35.1	40.5	99.9	37	
Neither held strong desire	12.2	17.4	70.4	100.0	230	
Family type and recent change (%)^c						*
No children and no change	26.1	17.8	56.1	100.0	180	
No children and change (birth/pregnancy)	44.8	3.4	51.7	99.9	29	
Intact family and no change	8.5	15.5	76.1	100.1	71	
Blended or step family and no change	10.4	31.2	58.4	100.0	77	
Other	17.1	19.5	63.4	100.0	41	

Female partner's age (Mean)	30.9	32.5	34.3	32.5	398	*
Age difference (%)						
He 10 or more yrs older	16.3	20.4	63.3	100.0	49	
He 5-9 years older	28.0	16.0	56.0	100.0	75	
Similar age	19.7	18.4	61.9	100.0	244	
He 5 or more yrs younger	13.3	30.0	56.7	100.0	30	
Union duration at wave 1 (yrs) (Mean)	3.5	4.0	5.5	4.8	398	*
Marital status						
Both never married	23.0	19.4	57.7	100.1	222	
One or both ever married	17.0	18.8	64.2	100.0	176	
Total						
Previous cohabitation not leading to marriage						
Both no prior cohabiting relationship	22.5	17.5	60.0	100.0	160	
One or both prior cohabiting relationship	18.9	20.2	60.9	100.0	238	
Total						
N	20.4	19.1	60.6	100.1	398	

For continuous variables, ANOVA was used to test whether the means were significantly different.

For categorical variables, chi-square test was applied.

* $p < 0.0$; # $P < 0.1$.

^a 11.6 per cent of all couple where either one or both partners did not return the self-completed questionnaire which contains this question

^b 12.3 per cent of all couple where either one or both partners did not return the self-completed questionnaire which contains this question

^c "Family type" refers to situation at wave 1, while recent change refers to a pregnancy or birth immediately prior to the wave in which a marriage or separation was first recorded or between waves 2 and 3 if no transition took place.

Table 2. Predicted probabilities of each pathway since wave 1

	Marriage	Separation	No change
Educational attainment			
Both had degree or higher	15.7	16.7	67.5
Only she had degree +	19.7	16.5	63.8
Only he had degree +	40.2	14.3	45.5
Neither had degree	10.8	13.1	76.1
Student			
One or both partners studying	8.3	13.9	77.9
Neither studying	16.7	14.3	69.0
Combined annual income			
High (>76k)	15.5	13.7	70.8
Medium (50-76k)	17.1	7.5	75.4
Low (<50k)	9.2	25.8	65.0
Self-assessed financial situation ^a			
Both felt comfortable	16.8	12.9	70.3
Only she felt comfortable	13.6	28.9	57.5
Only he felt comfortable	9.0	22.4	68.6
Neither felt comfortable	10.2	19.1	70.7
Satisfaction with relationship ^b			
Both very satisfied (ratings 9-10)	31.4	5.3	63.3
Only she very satisfied	21.5	12.4	66.0
Only he very satisfied	12.4	19.4	68.1
Neither very satisfied	5.3	23.3	71.4
Desire for a child or more children			
Both held strong desire (ratings 9-10)	19.6	10.5	70.0
Only she held strong desire	17.8	27.9	54.3
Only he held strong desire	10.2	50.0	39.8
Neither held strong desire	11.1	10.7	78.2
Family type and recent change ^c			
No children and no change	18.7	13.1	68.2
No children and change (birth/pregnancy)	28.6	1.3	70.2
Intact family and no change	5.7	14.6	79.7
Blended/step family and no change	9.9	28.6	61.5
Marital status			
Both never married	13.8	12.7	73.5
One or both ever married	13.6	16.6	69.8
Previous cohabitation not leading to marriage			
Neither had other cohabiting relationship	13.6	15.2	71.1
One or both prior cohabiting relationship	13.8	13.7	72.5

Note: The predicted probabilities of taking each pathway are obtained using the estimates of coefficients in Appendix 2 and the mean values of other predictor variables in Appendix 1.

^a ^b & ^c See corresponding footnotes for Table 1.

Figure 3. Predicted probability of each pathway by female partner's age

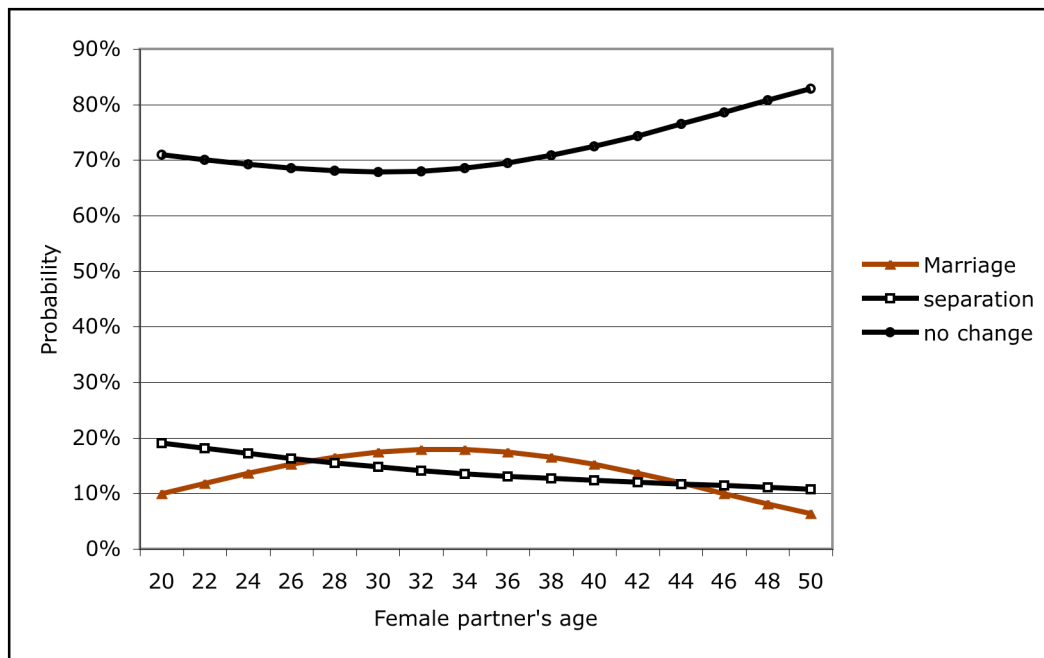
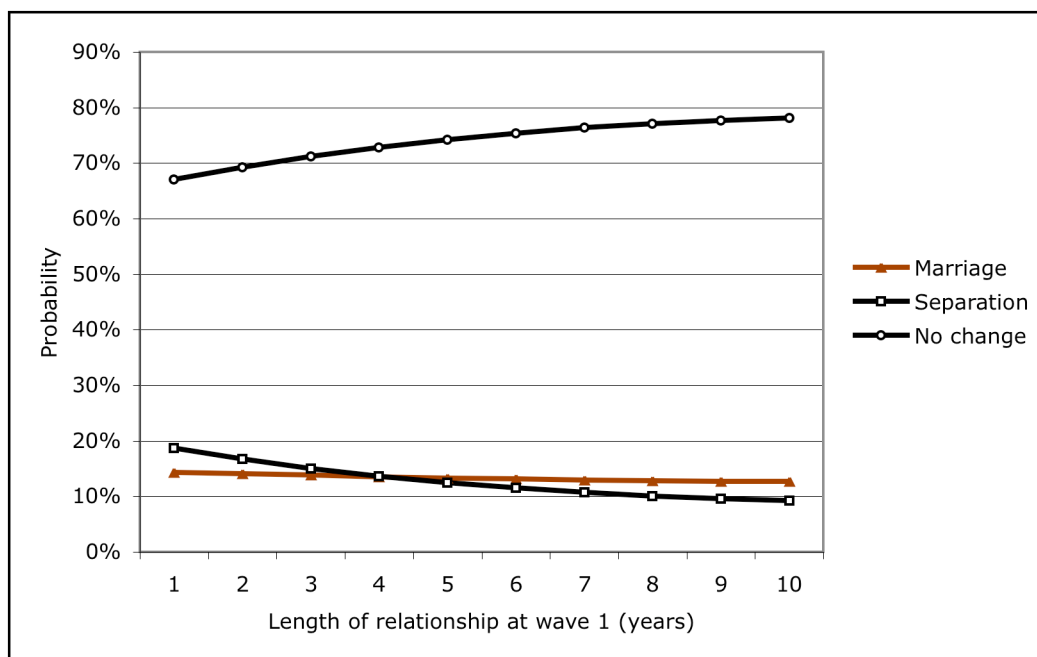


Figure 4. Predicted probability of each pathway by length of relationship at wave 1



Appendix 1. Descriptive statistics

	Mean	Std dev
Educational attainment		
Both had degree or higher	0.131	0.337
Only she had degree +	0.121	0.326
Only he had degree +	0.075	0.264
Neither had degree	0.673	0.469
Student		
One or both partners studying	0.289	0.454
Neither studying	0.711	0.453
Combined annual income		
High (>76k)	0.337	0.473
Medium (50-76k)	0.327	0.470
Low (<50k)	0.337	0.473
Self-assessed financial situation ^a		
Both felt comfortable	0.432	0.495
Only she felt comfortable	0.083	0.276
Only he felt comfortable	0.108	0.311
Neither felt comfortable	0.261	0.440
Not stated	0.116	0.320
Satisfaction with relationship ^b		
Both very satisfied (ratings 9 & 10)	0.344	0.475
Only she very satisfied	0.113	0.317
Only he very satisfied	0.148	0.356
Neither very satisfied	0.271	0.445
Not stated	0.123	0.329
Desire for a child or more children		
Both held strong desire (ratings 9-10)	0.219	0.413
Only she held strong desire	0.111	0.314
Only he held strong desire	0.093	0.291
Neither held strong desire	0.578	0.495
Family type and recent change ^c		
No children and no change	0.452	0.498
No children and change (birth/pregnancy)	0.073	0.260
Intact family and no change	0.178	0.383
Blended/step family and no change	0.193	0.396
Other	0.103	0.304
Female partner's age (years)	33.3	8.9
Length of relationship at wave 1 (years)	4.8	4.8
Marital status		
Both never married	0.558	0.497
One or both ever married	0.442	0.497
Previous cohabitation not leading to marriage		
Neither had other cohabiting relationship	0.402	0.490
One or both prior cohabiting relationship	0.598	0.491

^{a b & c} See corresponding footnotes for Table 1.

Appendix 2. Coefficients of multinomial logit regression of pathways since wave 1

	Marriage vs no change	Separation vs no change	Marriage vs separation
Educational attainment			
Both had degree or higher	0.491	0.363	0.128
Only she had degree+	0.773 #	0.409	0.364
Only he had degree+	1.824 **	0.598	1.226 #
<i>(Neither had degree)</i>			
Either partner studying	-0.825 *	-0.154	-0.671
Combined annual income			
High (>\$76000)	0.432	-0.722 #	1.154 *
Medium (\$50000-76000)	0.469	-1.378 **	1.847 **
<i>(Low <\$50000)</i>			
Self-assessed financial situation ^a			
Only she felt comfortable	-0.011	1.006 *	-1.017
Only he felt comfortable	-0.596	0.573	-1.169 #
Neither felt comfortable	-0.506	0.387	-0.893
Not stated	-0.200	-1.454	1.255
<i>(Both felt comfortable)</i>			
Satisfaction with relationship ^b			
Only she very satisfied (ratings 9-10)	-0.421	0.814	-1.234 #
Only he very satisfied	-1.003 #	1.229 *	-2.232 **
Neither very satisfied	-1.896 **	1.361 **	-3.257 **
Not stated	-1.978 **	1.812 #	-3.790 **
<i>(Both very satisfied)</i>			
Desire for a child or more children			
Only she held strong desire (ratings 9-10)	0.161	1.237 *	-1.076
Only he held strong desire	-0.089	2.129 **	-2.218 **
Neither held strong desire	-0.673	-0.087	-0.585
<i>(Both held strong desire)</i>			
Family type and recent change ^c			
No children but change (pregnancy/birth)	0.396	-2.378 *	2.773 *
Intact family, no change	-1.338 *	-0.051	-1.287 #
Blended/step family, no change	-0.532	0.880 #	-1.412 #
Other	-0.467	0.416	-0.883
<i>(No children and no change)</i>			
Female partner's age			
Age (years)	0.263 #	-0.014	0.277
Age squared	-0.004 #	0.000	-0.004
Length of relationship at wave 1			
Years	-0.058	-0.167 *	0.110
Years squared	0.002	0.007 *	-0.004
Either partner ever married	0.035	0.319	-0.284
Either had other cohabiting partner ^d	-0.006	-0.128	0.123
Constant	-3.892 #	-1.194	-2.698

Model fit: $F(54, 192) = 2.21$

N

398

Reference category is in brackets.

** $p \leq 0.01$; * $p \leq 0.05$; # $p \leq 0.1$

Data have been weighted and statistics test takes into account of the survey design involving stratification and clustering at wave 1

^{a b & c} See corresponding footnotes for Table 1

^d Where cohabitation did not lead to marriage