COHABITATION AND COMMITMENT:
Is cohabitation really indistinguishable from marriage in Norway and Sweden?

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Abstract

The Scandinavian countries are often quoted as examples of countries where cohabitation is common and largely indistinguishable from marriage. Nevertheless, Swedish and Norwegian findings suggest that the majority of young men and women expect to, and eventually do get married. This might be a signal to others, and each other, of commitment to the relationship. Using recent survey data from Norway and Sweden (N=2,923) this paper analyzes three dimensions of commitment ('seriousness', 'satisfaction', and 'break up considerations') among individuals aged 25 to 35 who were living in a co-residential union at time of the survey. Controlling for such aspects as length of relationship, presence of and/or plans to have children, and socioeconomic characteristics, our analyses reveal that cohabitors overall are less serious, less satisfied, and more often consider to split up from their current relationships than married respondents. However, the views of cohabitors intending to get married differ less from those of married respondents than is the case for cohabitors with no marriage plans. This finding suggests that even in the Scandinavian countries cohabitors are quite a heterogeneous group.

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Introduction

To increase our understanding of the role of cohabitation in family formation, Heuveline and Timberlake (2004) have proposed a typology, according to which cohabitation has evolved from a marginal position associated with clearly negative public attitudes to one where cohabitation is common and largely indistinguishable from marriage. The typology consists of six ideal types of cohabitation, namely: 1) marginal; 2) prelude to marriage; 3) stage in the marriage process; 4) alternative to being single; 5) alternative to marriage; and 6) indistinguishable from marriage.

Although acknowledging that in any given society at any given time all types can exist, the authors argue that specific societies are dominated by one type or the other, and present the empirical basis for classifying 17 western countries, Sweden being one of them. Sweden and France exhibit the longest median durations of cohabiting relationships, but differ in the extent to which these premarital cohabitations end in marriage. Whereas France, together with Canada, is classified as belonging to the 'alternative to marriage' category, it is argued that Sweden has reached "the end point in the emergence of cohabitation as a family-building institution, when cohabitation eventually evolves to be almost indistinguishable from marriage" (op cit p. 1225).

Nevertheless, Swedish and Norwegian data show that most of the younger generations marry sooner or later and that an overwhelming majority of young cohabitors expect to get married (Bernhardt 2002; Lyngstad and Noack 2005). This might be interpreted as a need or a wish to send a signal to their partner as well as to others (their own families of origin, friends etc.) that they are seriously committed to each other. According to Cherlin (2004:854-855), marriage brings enforceable trust, a public commitment to a long-term, possibly lifelong relationship. This may be less true in Scandinavia. Nonetheless, the fact that cohabiting couples in Scandinavia continue to get married suggests to us that, for some reason or another, marriage is still the preferred form of living with a partner for most people, even in societies where cohabitation is a completely accepted social and civil status even for rearing children.

Although a rapidly growing area of research, it is probably still true that less is known about cohabitation than about most other demographic phenomena (Bernhardt 2004). Two research

issues seem to have been in focus: to what extent are cohabiting relationships different from marital relationships, and the impact of premarital cohabitation on later marital stability. When researchers started to pay attention to the phenomenon of cohabitation, family scholars discussed whether unmarried cohabitation should be interpreted as a prelude to marriage or as an alternative to marriage. In opposition to this, Rindfuss and Van Den Heuvel (1990) argued that cohabitation was an alternative to being single, making an intimate relationship possible, without the necessity of making long-term commitments. So, two crucial aspects of cohabiting relationships seem to be whether or not the couple/partners have plans to marry, and the degree to which they are committed to each other and/or the relationship.

Taking advantage of recent survey data from the two countries that include a number of largely identical questions, this paper presents an analysis of three dimensions of commitment in co-residential relationships in Sweden and Norway. Our main focus is on the distinction between marital and non-marital unions in both countries. Nevertheless, because the modern form of cohabitation started earlier in Sweden than in Norway and still is a little more widespread in Sweden, we test for differences between the two countries as well.

Marriage and cohabitation in Norway and Sweden

An old and solid tradition for unmarried cohabitation has been mentioned as one of several explanations for the early and fast growth of cohabitation in Scandinavia. Going back to the middle of the 19th century, unmarried cohabitation was well known in subgroups of the population in Sweden as well as in Norway. It was most widespread among poor people unable to establish family in a 'proper manner' (Sundt 1968; Matovic 1980). It is, however, questionable whether unmarried cohabitation has a more solid tradition in Scandinavia than in many other Western countries. Unmarried cohabitation among poor people seems to be a part of a not very remote history in many countries (Kiernan and Estaugh 1993; Villeneuve-Gokalp 1991). Also, what is often referred to as marriage of conscience (i.e. couples living together and openly declaring that they did not want to marry for ideological reasons) has had advocates in the Scandinavian countries, as well as in other countries (see for example Lindsey and Evans 1928; Russel 1970).

The modern form of cohabitation started a bit earlier in Sweden than in Norway. In Sweden, the middle of the 1960s is considered as the starting period. Norway was lagging behind with 1970

as a turning point. Why it happened later in Norway is difficult to ascertain, but a rather strong pietistic culture in Southern and Western Norway seem to be one factor (Blom 1994; Ramsøy 1994). A somewhat lower frequency of cohabitation remains in the areas where the church has strong influence. The two Scandinavian countries we are looking at are both protestant, but Sweden is generally considered to be the most secularized of the two (Verweij, Ester, and Nauta 1997). Initially, a typical cohabitor was a young person who had never been married before. In Sweden cohabitation seems to have originated in the working class, while two socially opposite groups, university students and the working class, were the pioneers in Norway (Bernhardt and Hoem 1985; Blom 1994). The most characteristic aspect of the modern form of cohabitation was, however, that it spread quickly to the whole population. So, identifying the initiators may be less relevant.

As cohabitation became common, the frequency of marriage decreased and the age at first marriage increased. In Norway, first time marriage rates started to drop around 1970 and are still decreasing under the age of 35 (see www.ssb.no). In the higher age groups, however, there has been a shift since the middle of the 1990's, where the marriage rates started to increase slightly. In spite of this increase, it seems that marriage will not become as widespread in the typical cohabitation cohorts (born after 1950) as it was in the cohorts born in the 1930s and 40s, of whom approximately 95 % of the women married at least once during their lifetime (Noack 2001).

Seen from a life-course perspective, most individuals in the Scandinavian countries will experience both non-marital cohabitation *and* marriage. Marrying directly without previous cohabitation has clearly become deviant behaviour, and judging from official statistics for 45-year olds, the majority will still end up getting married eventually: in Sweden, it applies to 66% of the men and 74% of the women [2003]. The corresponding figures for Norway are 75% for men and 84% for women. Only in the age group below 30 years of age, is cohabitation more frequent than being married. In Sweden, as much as 85% of all co residential relationships in the age group 25-34 years are cohabiting. The corresponding share in Norway is 54. Another typical characteristic of cohabitation in Scandinavia is the high proportion of cohabitors with children: more than four out of ten children are born in consensual unions (44 % in Sweden and 42% in Norway).

The general acceptance of cohabitation has increased throughout the years. In 2001, 63% of a representative sample of the Norwegian population aged 18-79 years said they accepted cohabitation on a level with marriage, while another 21 % accepted cohabitation without children (Noack and Seierstad 2003; NOU 1999:25). Although cohabitation is accepted as a way of living together, relatively few say they prefer cohabitation for ideological reasons. In Norway, only 5% expressed this view in 2001, and the proportion maintaining that cohabitation is always is a better alternative than marriage has, in spite of the increase in cohabitation, changed little since the end of the 1980s. For Sweden, information on trends in attitudes to cohabitation is not available, but using the survey data for young adults, also utilized in the current paper, gives clear evidence for an overwhelming support for cohabitation, also when there are children in the relationship (Bernhardt 2002).

The social security system in Scandinavia may also have influenced the rise in cohabitation. The Scandinavian welfare system has been characterized as "defamiliarized", a model in which the state has taken over many of the economic obligations that in other countries would have been considered as the duties of the family (Esping-Andersen 1999). Indirectly, this may have reduced the role of the marriage as a source for providing economic support.

Another typical feature of the Scandinavian countries is that cohabitors' duties and privileges have been taken into the laws and regulations. The few changes which were made during the first decades of cohabitation seem to have been made primarily out of concern for the cohabitors themselves, especially the weaker part, most often women and children who might have suffered unjust losses if the cohabitation was dissolved. More comprehensive changes in laws and regulations were not introduced until the latest decades, and have largely been based upon a general sense of justice. One of the arguments was that established welfare arrangements might lose legitimacy if those choosing cohabitation were privileged above married couples. The adjustment of laws to cohabitation seems to be a continuing process.

Neither in Norway nor in Sweden may we conclude that cohabitors have completely the same duties and rights as married couples. This also applies to cohabitors with common children or those that have lasted for more than two years. Nonetheless, cohabitors may themselves make judicially binding agreements, thereby reducing some of the differences. In spite of much public information on these possibilities, there are still relatively few cohabitors who make such agreements in Norway (NOU 1999:25). The situation seems to be the same in Sweden.

So far, studies have shown that cohabitation has a considerable higher risk of dissolution than marriage (Hoem and Hoem 1986; Texmon 1999; Gähler, Hong, and Bernhardt 2006). This finding also applies to cohabitors with children who have a significantly higher risk of breaking up compared with married couples with children (Texmon 1999; Skrede et al. 2005). Another key finding in earlier research is that cohabitation is selective of individuals of lower socioeconomic status (Kravdal 1999; Smock 2000; Xie, Raymo, Goyette, and Thornton 2003). However, Norwegian findings suggest that as cohabitation has become widespread, married and cohabiting couples with children are becoming more equal with regard to socioeconomic and demographic characteristics (Skrede, Wiik, & Seierstad, 2007).

The meaning of commitment

Commitment has been conceptualized in many different ways in social science research of the last 25-30 years. Whereas some research deals specifically with marital commitment (Johnson, Caughlin, and Huston 1999), others have a more generalized approach, dealing with commitment in personal relationships (Stanley and Markman 1992).

Observers of the contemporary family scene have expressed concern about the consequences of increasing individualism for personal relationships (Bellah, Madsen, Sullivan, Swidler, and Tipton 1985; Popenoe 1993). Does the pursuit of self-fulfillment lead to less interest in stable, committed relationships? Giddens (1992) has argued that intimate relationships in modern societies are 'pure relationships', i.e. they are entered into for their own sake, and the main concern of each partner is what they themselves can get out of it, both materially and emotionally, but above all the latter. Cherlin (1992:16), in a similar vein, maintains that "cohabitation involves the spread of an individualistic outlook on intimate relations".

From Britain, Lewis, Datta, and Sarre (1999) report on a qualitative study of cohabiting and married couples with children under age 11. They define 'individualistic' as ' prioritizing self ' and 'committed' as 'prioritizing close others', and argue that there has been a real change in that nowadays "there is a choice to be made as to whether to marry or not" (op. cit. p. vii). Younger cohabiting and married couples differed in terms of the nature of the commitment they made to each other, but not in terms of parental commitment (commitment to their children). The conclusion of the study was that there is no evidence that individualism has 'knocked out' commitment. However, balancing the two has become increasingly difficult.

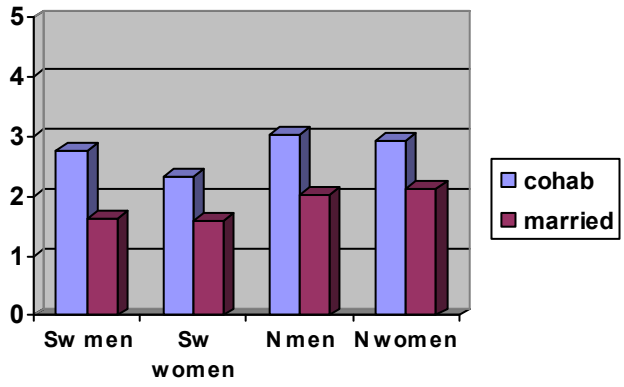
Co-residential couples can be more or less committed to each other and to the future of their relationship. *Interpersonal commitment* thus refers to a specific partner/relationship, and must be distinguished from a more general *commitment to the institution of marriage* (Stanley, Whitton, and Markman 2004). It is possible to be strongly in favour of marriage as the only acceptable form of living together as a couple, but be dissatisfied with the marriage one is currently in, and thus feeling very limited commitment to that particular partner. Using data from the National Survey of Families and Households (NSFH) Thomson and Colella (1992) have analyzed institutional commitment to marriage in the US. They find that married couples with premarital cohabitation have both lower quality marriages and lower commitment to the institution of marriage, compared to couples who married directly.

The degree of institutional commitment to marriage in Norway and Sweden can perhaps be captured using one of the general attitude questions in two surveys used in the current paper (see data section below). The respondents were asked to agree or disagree (on a scale from 1 to 5) with a statement that the wedding ceremony shows that the couple is really serious about the relationship (a low value indicates agreement, a high value disagreement). Clearly, as shown in Figure 1, there is a considerable amount of general agreement about the importance of getting married. This holds true in both countries, regardless of gender and marital status, although, as one would expect, those cohabiting are less likely to agree with this statement than are those who have already married. Thus, even in societies where unmarried cohabitation is very common, people seem inclined to view marriage as a ”public declaration of commitment” (Lewis et al 1999, p. 11).

Numerous authors have referred to the commitment framework of Johnson (1991), according to which commitment, rather than a unitary phenomenon, should be regarded as three distinct experiences: ”wanting to stay married”, ”feeling morally obliged to stay married” and ”feeling constrained to stay married” (Johnson et al 1999). These three different types of commitment have different causes, different phenomenology, and different cognitive, emotional, and behavioral consequences. *Personal commitment* (wanting to continue the relationship) is a function primarily of love, marital satisfaction, and couple identity. *Moral commitment* can perhaps be understood as roughly similar to ’institutional commitment to marriage’, while

structural commitment has the following components: alternatives, social pressure, termination procedures, and irretrievable investments. Other researchers have referred to this as 'costs of exit'(Nock 1995).

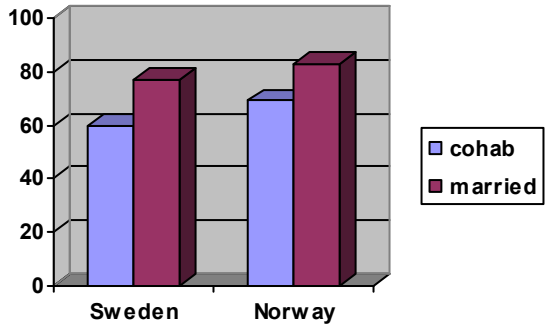
Figure 1. Index of lack of institutional commitment to marriage in Norway and Sweden



Source: Family and Working Life in the 21st. Century (Sweden) and the New Families Survey (Norway).

There are many reasons to believe that structural commitments are considerably less in cohabiting relationships. There is probably less social pressure on the couple to stay together if they are in a cohabiting, rather than a marital, relationship (especially if there are no children in the relationship). Investments in joint property can also create constraints against the breaking up of a relationship. The most salient example of this is probably home ownership, which is generally more common in marital relationships than among cohabiting couples. Mulder and Smits (1999) have argued that the transition to home-ownership is primarily made by stable couples 'settling down' to form a family. As childbearing and childrearing are not uncommon in cohabiting relationships in Norway and Sweden, we find a relatively high percentage of home ownership also among cohabiting couples (see Figure 2), but the percentages are even higher for those who have married.

Figure 2. Percentage of co-residential couples who own their own home



Source: Family and Working Life in the 21st. Century (Sweden) and the New Families Survey (Norway).

Also, joint children can act as 'glue' in situations where a break-up would otherwise be a likely 'solution'. Gähler et al (2006) have shown for Sweden that union dissolution risks are significantly lower when there are joint children in the relationship. According to Stanley and Markman (1992), joint children create 'internal constraint commitment', and they argue that the greatest increase in constraint commitment may come when couples have children. Most studies of relationship commitment or quality or satisfaction (as well as studies of dissolution risks) therefore take account of the presence of children in the relationship. At the same time as children are viewed as 'evidence of commitment', they may act as 'relationship stressors' (Brown and Booth 1996). It has also been shown that both presence of children and prior cohabitation experience are significantly associated with lower levels of relationship quality (Brown 2003).

Relationship quality, or satisfaction with current relationship, has been the focus of research in a number of recent studies, mostly from the United States (for example Stanley and Markman 1992, Nock 1995, Brown and Booth 1996, Brown 2003, Stanley et al 2004). Most relevant for the current paper are those explicitly comparing cohabiting and married relationships. Nock (1995) analyzes cross-sectional data from the 1987-88 round of the NSFH. He argues that marriage and cohabitation must be seen as *qualitatively different* forms of relationships because of differences in the institutionalization of the relationships (legal vs. extralegal, normatively approved vs. emerging and novel). He studies four different dimensions, which are predicted to differ qualitatively between cohabitation and marriage, namely 'commitment', 'intergenerational relationships', 'relationship quality', and 'ideal

fertility'. 'Commitment' refers to perceived costs and benefits of separation, and one of the three measures of 'relationship quality' refers to the degree of perceived 'happiness' in the relationship.

Comparing those who cohabited with their current spouse prior to marriage, those who married without cohabiting first, and those who are currently cohabiting, and introducing a number of controls (education, earnings, age, duration, and children), Nock (1995) finds that commitment is lower in cohabitation than in marriage, and that cohabitors report significantly lower levels of happiness than married individuals. The results suggest that the difference in relationship quality is largely due to different levels of commitment and to differences in the quality of relationships with parents. Although it is not possible to tell whether cohabitation attracts different types of individuals initially (selection), or whether the cohabitation experience as such produces the differences between relationship types (causation), the author argues that the results support the selection hypothesis (without necessarily excluding the possibility of causation). His conclusion is that cohabitation (at least at that particular time and place) is an 'incomplete institution'.

Another study relevant for the current paper, is that of Brown and Booth (1996) investigating the relationship quality in cohabiting and married relationships. Using the same data set as Nock (1995), their emphasis is more on the similarities between cohabitation and marriage, arguing that in most cases cohabiting relationships share many of the qualities of marriage, such as shared residence and the exclusion of intimate relations with others. They also emphasize that for many couples cohabitation serves as a prelude to marriage, and it is therefore essential to take into account their marriage intentions, which are likely to be indicative of cohabitors' relationship quality. Their analysis differs from Nock's in that they restrict the length of the relationships to five, instead of ten, years, and they measure relationship quality across five different dimensions: disagreement, fairness, happiness, conflict management, and interactions.

Their results show that the relationships of cohabitors with marriage plans are *not qualitatively different* from those of their married counterparts. Moreover, the cohabitors' relationships were not found to be more vulnerable to the stresses of children (neither biological nor children from previous unions) and prior union experience. The conclusion,

therefore, was that the fact that cohabitors, in general, report poorer relationship quality than their married counterparts is due to the lack of controls for marriage plans among the cohabitors, which, in turn, are related to relationship commitment (Brown & Booth 1996).

That interpersonal commitment and relationship quality are strongly interrelated is also one of the findings of Stanley et al (2004). Like many other researchers, they distinguish between premarital and nonmarital cohabitation, the latter being those with no specific plans to marry. Those in premarital unions are supposed to view cohabitation as a courtship stage along the road to marriage. Again, the analytic sample was restricted to couples married or cohabiting for 5 years or less, and the data source was a telephone survey conducted in 1996. The study used the Stanley and Markman (1992) conceptual framework, focussing on two aspects of commitment, namely ’dedication’ and ’constraint’. Dedication refers to the individual’s ambition to have a long-term relationship, to have an identity as a couple and to give high priority to the relationship. Married participants were more dedicated than cohabitors, even after controlling for satisfaction levels. They were also more satisfied with their relationships than participants in cohabiting relationships, similar to earlier research along the same lines.

In summary, previous research about commitment in cohabiting and married relationships generally finds lower commitment and lower relationship satisfaction in cohabiting relationships. Moreover, commitment and relationship satisfaction seem to be closely interrelated, and also be tied in with marriage intentions. As far as we know, this field of research is (at least so far) exclusively American, and thus deals with a country where cohabitation is particularly difficult to characterize (Heuveline and Timberlake 2004). It is claimed that Sweden (and presumably also Norway) belong to the ideal type of cohabitation which is labelled ’indistinguishable from marriage’. The authors borrow this concept from (Kiernan 2001), who defines ’indistinguishable’ as the stage where children are born and reared within both married and cohabiting relationships. She also emphasizes that couples are likely to change the perception of their relationship over time, and, moreover, that perceptions may well vary between partners. Thus, cohabitation ”is a process rather than an event”, much more so than marriage (Kiernan 2001).

Our research question

Following Kiernan (2001), who describes cohabitation as a process rather than an event, we would suggest that in the Scandinavian countries, many, if not most, co-residential relationships start out as 'alternatives to being single'. If, with time, they stay together but never develop any marriage plans, they will move into the 'alternative to marriage' stage. Some couples may move directly into a 'prelude to marriage' (or possibly a 'stage in the marriage process'), and then, if they stay together, transform their relationships into marriages. All of these processes are likely to be related to degree of interpersonal commitment, however measured. According to Heuveline and Timberlake (2004), in the final stage where cohabitation is indistinguishable from marriage "couples may become more pragmatic in their decision to marry" (op cit p. 1218). We would argue that cohabitation is indistinguishable from marriage when commitment and/or relationship quality does not influence the transition to marriage, but other factors (such as social prestige, as suggested by Cherlin (2004) or simply the desire to have a pretext to have a big party) determine which couples marry and which do not.

Of course, with cross-sectional data it is not possible to distinguish between selection and causation effects. However, earlier analyses of the Swedish data set utilized in this paper, show that satisfaction with the current relationship as well as plans to have children make cohabiting couples more likely to marry and less likely to separate (Moors and Bernhardt 2006), giving evidence of some selection effects. Following the Heuveline and Timberlake (2004) framework, however, we would formulate our research hypothesis for this paper in the following way: *in countries where cohabitation is largely indistinguishable from marriage, no significant differences will be found between cohabiting and married couples in terms of relationship commitment, once controls are introduced for such aspects as length of relationship, marriage plans, and presence of and/or plans to have children.*

Data and method

Sample

We utilise data from two nationally representative postal surveys conducted in 2003: The Swedish survey of *Family and Working Life in the 21st Century*, and the Norwegian *New*

Families Survey. The data collection was carried out by Statistics Sweden and Statistics Norway for the two countries respectively. Both surveys include questions about respondents' plans, expectation and attitudes regarding family and working life. Information about their current situation and background characteristics was also included. In addition, some information, such as the respondent's education and place of residence, was taken from administrative registers.

For most questions the wordings are very similar, so comparisons between data from the two countries should not be problematic. However, sampling designs differ slightly between the two surveys. The Norwegian sample consists of men aged 23 to 47 and women aged 20 to 44 years who have at least one Norwegian-born parent (N=6317), whereas the Swedish data set comprise a representative sample of individuals with two Swedish-born parents who were 22, 26, 30, or 34 years old at the time of the survey (N=2273). Response rates were 63.3 % in Norway and 70.7 % in Sweden, which is as expected for postal surveys like these in the two countries.

In the present analysis we are interested in individuals aged 25 to 35 who were living in a co-residential union (cohabiting or married) at time of the interview. After excluding respondents younger than 25 and older than 35, as well as those without a co-residential partner, our final combined data set contains 2923 men and women, of which the Norwegian survey contributes with 56%. Fifty-five percent of the respondents in the final sample were cohabitors.

Dependent variables and procedure

In order to capture various aspects of the degree to which married and cohabiting are committed to their present relationship, we utilise three outcome variables. The first of these three different types of commitment, relationship seriousness, was measured by responses to a question asking respondents to rate the seriousness of their present partnership (i.e., to what degree respondents are dedicated to the partnership). The wording and scaling of these questions were, however, slightly different in the two surveys. Whereas the Swedish respondents were asked to range the seriousness of their present union on a scale ranging from 1 to 5 (= *very serious*), the Norwegians were asked to scale their commitment from 1 through 10 (= *very committed*). Thus, for purposes of comparison, we dichotomized the answers according to whether respondents view their unions as more (1) or less (0) serious. Values 9 and 10 in the Norwegian survey and 5 in the Swedish were coded as more serious.

A second dimension of partnership commitment was tapped by asking respondents how satisfied they were with their current unions. Originally a variable with values ranging from 1 (= *very dissatisfied*) to 5 (= *very satisfied*), this variable was regrouped as a dummy variable indicating whether respondents were very (value 5 on the original variable) or moderately to less satisfied (values 1, 2, 3, and 4) with their partnership. We choose this method because the number of respondents rating their current relationship as not satisfying was low in both surveys (only about 6 % have a value 3 or lower).

The last dependent variable was made by utilising a question asking respondent whether they or their current partner had considered breaking up the union in the year preceding the survey. When respondents, their partner, or both had considered splitting up during the last year they are coded 1 on this variable. Other answers were coded 0.

The dependent variables in the present study are dichotomous. Therefore, to test our hypotheses we employ logistic regression models as this is a reasonable approach with binary response variables (Menard 2002). In the result section, three separate logistic regression models for each of the three outcomes are reported (Table 2). The logit coefficients are interpreted as odds ratios ($\exp \beta$). The odds ratio is the probability of the event divided by the probability of the non-event; that is, the relatively higher or lower likelihood that a respondent in one group will be more serious, satisfied, or have break-up plans compared with one in the reference group. For example, if the odds ratio was 2, then a one-unit change in an independent variable would make one of the three outcomes twice as likely to occur. Odds ratios equal to 1 mean that there is a 50% chance that he or she will be more serious, satisfied, or have break-up plans with a change in the independent variable. Negative logit coefficients lead to odds ratios less than 1 (i.e., lower chances of being committed, satisfied, or planning a break-up).

Independent variables

Our main explanatory variable is type of union. In addition to information on cohabitation and marriage, we use a question about marriage intentions among cohabiting respondents. Thus, we made a three category variable separating between married respondents (1) and cohabitors with (2) and without (3) intent to marry. In addition, we include a range of variables that could influence level of commitment. All our explanatory variables are included in the models

as categorical regressors. First, the respondents are grouped into three different age groups: 26, 30, and 34. As mentioned, the Swedish survey sampled individuals at specific ages whereas the Norwegian survey sampled individuals over a longer age range. For purposes of comparison, we group Norwegian individuals one year older and one year younger together with the actual age group when comparing with Swedish age groups. For example, for the Swedish group aged 34, we use Norwegian respondents aged 33-35. Moreover, by subtracting the age of the partner from the age of the respondent, we made a dummy variable to control for age homogamy in the couple. When the age difference between the respondent and his or her partner was less than five years, they are coded as age homogamous (1). Age heterogamous couples are coded zero.

A four category variable captures the duration of the present co-residential relationship in years. The four categories are: 0 - 2 years; 3 – 6 years; 7 – 10 years; and 10 years and above. Also, a dummy variable indicating whether respondents have experienced previous marital and/or non-marital union(s) was incorporated in the analyses. This dummy was coded one if he or she has experience from one or more previous unions zero otherwise.

Further, we include a variable to control for the presence of biological children of the couple in the household. This variable was coded one if one biological child of the couple resides in the household and two if the couple has two or more biological children. Couples with no common biological children in the household are coded zero. Also, we include an indicator for presence of step children in the household. If the respondent or his or her partner has prior children who are living in the household, this variable is set to one. When no step children are present in the household, this variable is set to zero. Lastly, respondents were asked if they plan to have (more) children. Respondents with preferences for (more) children were coded one, whereas those without plans to have children were coded zero.

Gross annual income before taxes and transfers in 2002 was reported by the respondent for him- or herself as well as for the partner in seven categories from ‘less than 100 000 Kroners’ to ‘500 000 Kroners and over’. Because the groupings of the original variables differ somewhat between the two surveys, these variables were regrouped as a dummy with the value of 1 if he or she was earning a ‘high’ income and 0 otherwise. The threshold for earning a high income was set to more than 300 000 Kroners. Although income levels are generally

higher in Norway than in Sweden (Nordic Statistical Yearbook 2005), we chose to apply the same splitting point for the two countries.

Information about education was taken from administrative registers. Respondent's educational attainment was measured at time of the survey, and is grouped into three categories: low (not more than nine years mandatory primary education), medium (two to three years of secondary education), and high (postsecondary education which comprises specialized vocational educational lines and university education).

Religious belief was measured by responses to a question asking respondents to rate the importance that she or he attaches to religion on a scale ranging from 1 to 5 (higher values indicate higher importance). This covariate was then dichotomised, with one meaning that religion is an important or very important aspect of the respondent's everyday life. Another potentially confounding variable when analysing union commitment is size of place of residence. Respondents living in the municipalities of one of Norway's or Sweden's three most populated cities respectively were defined as living in urban areas and coded one on this item. Otherwise, the urban indicator is set to zero.

A dummy variable was also included to capture any effect of country, with Norwegian respondents being the reference group. Another dummy variable measures any effect of the respondent's sex.

Results

Characteristics of married and cohabiting individuals

Descriptive statistics for married respondents and cohabitors with and without intentions to marry are presented in Table 1. For two of our three outcome variables, seriousness and satisfaction, there are small differences between the married respondents and the cohabitors with marriage intentions. Cohabitors who said that they did not intend to marry had, however, considerably lower scores on these two variables. Both groups of cohabitors are significantly more prone to report that they, their partners or both have considered breaking-up the partnership than married individuals, but as expected this is far more common among those cohabitors who did not intend to marry (see Table 1).

[TABLE 1 ABOUT HERE]

Turning to the independent variables, there are no significant differences between married individuals and cohabitors with marriage intentions regarding age homogamy in the relationship. The cohabitors who did not intend to marry were, however, more often living in age heterogamous relationships (+/- 5 years). Cohabitors with intentions to marry have completed education at university level to about the same degree as married, while those who do not intend to marry have completed a somewhat lower level of education (see Table 1).

For the other independent variables, cohabitors (with and without marriage intentions) differ from those who are married. The cohabitors live in co-residential relationships of shorter duration, more frequently report having experienced previous unions, and are more often living with children from previous unions than what is the case for married respondents. The share of childless individuals is greater among the cohabitors, and compared with those who are married they have less often more than one child, whereas cohabitors more often than married respondents intend to have (more) children. Turning to respondents' socioeconomic characteristics, we note that cohabitors and their partners have a significantly lower annual income than married respondents and their spouses. Lastly, both types of cohabitors are significantly less religious than married respondents.

Results from multivariate analyses

Results from three separate logistic regression models of the likelihood of relationship seriousness, satisfaction, and considering breaking-up the current union are presented in Table 2. In accordance with what we expected, these results clearly indicate that married respondents are more committed than cohabitors on all three dimensions. This holds true even when controlling for age, age difference between partners, respondents' sex, relationship duration, presence of common children in the household, intentions to have more children, respondents' and their partner's annual income, educational level, metropolitan residence, religiosity, and country. However, we see from the results presented in Table 2 that there are marked differences between cohabitors with and without intent to marry in the likelihood of being serious, satisfied, or having thought of breaking up the relationship.

[TABLE 2 ABOUT HERE]

Regarding our first outcome variable, *relationship seriousness*, cohabiting respondents with no intentions to marry are significantly less likely to be serious about their current co-residential relationship compared to married respondent. Comparing the odds ratio estimates for the two groups of respondents we see that cohabitors without marriage plans are 67% less likely to be serious about their current union, net of all the other variables included in the equation. There are no statistically significant differences in the likelihood of being serious about the current relationship between cohabitors with intentions to marry their current partner and respondents who are already married (see Table 2).

Further, relative to have lived together for seven to ten years the likelihood of being serious about the current co-residential union is at its lowest for respondents who have lived together two years or less, or ten years and more. The reduction in the odds ratio of relationship seriousness corresponds to 34% for durations less than three years, and 29% for durations ten years and above.

As expected, we see from the result in Table 2 that there is a positive relation between common children and relationship seriousness. The positive effect of having two or more common children is, however weakly significant ($p<.10$). On the other hand, respondents who intend to have children have a significantly raised likelihood of being serious about their present co-residential relationship. Net of the other variables included the increase in the odds ratio of being serious amounts to 41% relative to respondents without intentions to have children.

The results in Table 2 verify that having a partner with a high annual income is positively related to being serious about the relationship. Relative to respondents whose co-residential partners have an annual income lower than 300 000 Kroners, respondents with partners earning 300 000 Kroners or more a year have a 56% raised likelihood of being serious. Holding religious beliefs is positively related to relationship seriousness as well. Net of the other predictor variables included, the increase in the likelihood of being serious by holding religious beliefs amounts to 82%.

As pointed out above, the wording and scaling of our measures on relationship seriousness were somewhat different in the two surveys. Thus, to control for possible errors due to

measurement, we also ran separate analyses for the two countries (see Appendix 1). Although most coefficients are similar to those in the common model, there are some notable differences between the two countries. First, whereas the parameter estimate for age homogamy in the couple fails to reach statistical significance for Norwegian respondents, the corresponding odds ratio estimate is strongly positive and significant in the model for Sweden (1.93). Moreover, there is a discrepancy in the effects of wanting to have more children. In Sweden, intending to have children was associated with a two times raised likelihood of being serious compared to Swedes without intentions to have children. Although the effect was positive in Norway as well, the estimate does not reach statistical significance. Conversely, there is a positive gradient for partners' income in Norway. The increase in the likelihood of being serious by having a partner with a high income corresponds to 65%. Lastly, holding religious beliefs increases the probability of relationship seriousness in Norway with 97%. No significant effect of religiosity was found for Swedish respondents.

Turning to our second dependent variable, *relationship satisfaction*, we see that the differences between the three types of unions are more marked. The results from the logistic regression model presented in Table 2 indicate that both cohabitors with and without intensions to marry their current partners are significantly less satisfied with their present union than what is the case for married respondents. The likelihood of being satisfied is, however, far lower among those cohabiting without intentions to marry than among cohabitors who intend to marry. Net of the other variables included, we see that this reduction in the likelihood of being satisfied corresponds to 29% for cohabitors with intentions to marry and 64% for cohabitors with no intentions to marry, relative to married individuals.

Further, older respondents are less likely to be satisfied relative to younger respondents, whereas age homogamous couples have a raised likelihood of relationship satisfaction compared to age heterogamous couples. The reduction in the likelihood of being satisfied with the present union corresponds to 31% for 33-35 year old respondents relative to the youngest respondents (25-27 years). Age homogamous couples are 31.5% more likely to be satisfied about their current co-residential partnership compared with age heterogamous couples (see Table 2).

As expected, the probability of being satisfied is at its highest in the earliest phase of a partnership, which may be evidence of a "honeymoon effect". Respondents who have lived

with their partners for two years or less have a 49% raised likelihood of being satisfied compared with the reference group (7-10 years). The presence of common children in the household is clearly associated with the probability of relationship satisfaction as well. However, in accordance with previous findings, the effect of having common children is negative. Controlling for the other available variables the reduction in the likelihood of satisfaction with the current union by having common children amounts to about 30%. On the other hand, respondents with intentions to have (more) common children are 34% more likely to be satisfied than those without preferences for children.

Regarding respondents' education, we see that university educated respondents are significantly less satisfied with their current unions than respondents with lower levels of completed education (secondary or lower). Net of the other variables included, being university educated is associated with a 16% reduction in the probability of being satisfied relative to lower educated respondents. Conversely, respondents with partners whose annual income is high are significantly more satisfied than respondents whose partner's annual income is lower. This increased likelihood of being satisfied by living with a partner whose annual income is 300 000 Kroners and above corresponds to 29%. Lastly, net of the other variables incorporated in the equation, Swedish respondents are significantly more likely (58%) to be satisfied compared with Norwegian respondents.

An obvious litmus test of partnership commitment is whether or not a couple has considered breaking-up the union. Studies have shown that cohabitation has a considerable higher risk of dissolution than marriage, and this could be evidence of a lower level of commitment among cohabitors. Thus, in a separate logistic regression model we have analysed which factors influence the odds of having thought of splitting-up. From this model it is evident that cohabitors, their partners or both have a considerable higher risk of considering splitting up from their current partnership than what is the case for married couples. Relative to married respondents, both types of cohabitors (with and without intent to marry) are more prone to have thought of breaking-up. Even after controlling for relevant characteristics of the respondents themselves and their partners, this relative raised risk of considering a break-up corresponds to 47% for cohabitors with intentions to marry. Cohabitors without intentions to marry, on the other hand, have a 3.6 times increased likelihood of considering splitting-up the union compared with married respondents (see Table 2).

Turning to the controls, we see that couples with step children present in the household have a significantly higher likelihood of considering a break-up relative to couples where respondents, their partners, or both do not have children from previous union living with them. This raised likelihood of considering breaking up by having step children corresponds to 36%. Conversely, intentions to have (more) children is negatively associated with break-up considerations: Respondents or couples with intentions to have children have a 22% lower likelihood of thinking of breaking up their current unions compared with couples without preferences for children.

Interestingly, we note that partner's annual income is negatively associated with having thought of a break-up. When controlling for other factors likely to be related to the risk of considering a break-up, respondents with partners whose annual income exceeds 300 000 Kroners, have a 22% reduced likelihood of planning to think of breaking up their current unions relative to respondents whose partners earn less (see Table 2).

We have also tested for possible interaction effects (see Table 3). To begin with, the effect of union type could depend on the number of common children a couple has. That is, the negative effect of cohabitation on relationship seriousness and satisfaction and the positive association between cohabitation and considering a break-up could be weaker for cohabiting couples with children. Further, we test for possible interaction between respondent's sex and cohabitation and the likelihood of being serious, satisfied, and having thought of breaking-up by including product terms representing the possible interaction between sex and the predictor referring to union type. Also, the effects of own and partners' income, as well as intentions to have children, could depend on respondents' sex. Thus three interaction terms representing the interactions between respondents' sex and own income, partners' income, and intentions to have children were included in the regression models as well. Lastly, we control for possible variable effects of union type on our three outcome variables depending on country by including interaction terms between union type and country.

[TABLE 3 ABOUT HERE]

There is a significant positive interaction between type of union and the number of common children on relationship seriousness. More precisely, the negative effect of cohabiting with intent to marry is significantly reduced for respondents with one common child. Also, the product term representing the interaction between gender and cohabitation with intention to

marry was positive. Substantively, this result is interpreted to mean that female cohabitors intending to marry their current partners are more serious than their male counterparts. Further, the negative effect of cohabiting without intent to marry on relationship seriousness is significantly stronger for Swedish respondents compared with Norwegian respondents.

Turning to the model for relationship satisfaction, we found two statistically significant ($p < .05$) interaction effects. The first of these refers to the variable effect of cohabitation according to the number of common children: having two or more common children significantly increases the negative main effect on satisfaction of cohabiting with intent to marry. Also, the product term representing the interaction between respondents' sex and partners' annual income is negative. The significant negative coefficient for the product term representing this interaction indicates that the positive effect on relationship satisfaction of having a "rich" partner is stronger for men than it is for women.

Lastly, there is a negative interaction effect between cohabiting with intentions to marry and common children on the likelihood of considering breaking up the relationship (i.e., cohabitors intending to get married with one common child are less likely planning to split up from their current union). No other statistically significant interactions were found in the model for break–up considerations.

Summary and discussion

According to Heuveline and Timberlake (2004) Sweden has reached a final stage where cohabitation is indistinguishable from marriage. While not questioning the proposed typology and considering the fact that Sweden (and probably also Norway) belong to the most 'advanced' category (unfortunately, Norway was not included in Heuveline and Timberlake's analysis), one may well ask: indistinguishable from whose point of view? Society's, the children's, or the respective partners'? Using survey data on Swedish and Norwegian men and women aged 25 to 35 we have tested whether cohabitors express the same degree of relationship commitment as those who are married. In order to capture various aspects of commitment, we have looked at three outcome variables; relationship seriousness, relationship satisfaction and break-up considerations. The analyses clearly show that even in Scandinavia, relationship commitment varies with type of union: married respondents are

more committed than cohabitors on all three dimensions. There are, however, considerable differences between cohabitors with and without marriage intentions. The former group is far more committed than the latter, but not as committed as married couples.

Our results confirm what we mentioned at the beginning, that even in countries where cohabitation has advanced as far as in Sweden and Norway, one may question the assertion that cohabitation really is indistinguishable from marriage. The majority of cohabitors in Sweden as well as in Norway, intend to marry, and do, in fact, marry sooner or later. It is also worth noticing the differences between entering cohabitation and marriage. Not only the wedding ceremony itself, but several rituals and practices remain reserved for entering marriage. There are few, if any, signs indicating that cohabitors develop alternative ways of marking the start of the co-residential relationships or copy the traditions and rites practised among those who marry. This assumption was confirmed in additional analyses of the data used in this paper. For instance, among young Norwegian cohabitors 75 % had no special celebration marking the start of their cohabitation, whereas another 18 % said that they only marked the occasion for themselves.

Also, the results from our analyses indicate that Swedish cohabitors are slightly more committed than their Norwegian counterparts. Considering that cohabitation started earlier in Sweden, it may be suggested that cohabitation has become a little more marriage-like in Sweden. The difference between the countries may, however, also be attributed to the fact that the wording and scaling of the dependent variables were somewhat different in the two studies. Therefore, we will so far be cautious in emphasizing these differences. In addition, we do not know whether the willingness to expose less seriousness, less satisfaction or break-up considerations is the same in both countries. During the last decades, Norwegian media have focused strongly on partner problems and difficulties, and thereby possibly lowering the threshold for exposing relationship problems.

In comparing commitment among cohabitors and married individuals, we will inevitably be confronted with the issue of selection, i.e., whether married couples at the start were more strongly committed. Alternatively, the higher degree of commitment among married individuals can be a consequence of the marriage itself and the norms and values associated with the institution of marriage. Our analysis cannot give a definitive answer to these questions. Nonetheless, considering that cohabitors with marriage intentions are more

committed than other cohabitors, it seems probable that there is at least a certain selection effect, and that the degree of commitment in the relationship might be one important factor that triggers the transformation of the cohabiting relationships into marriage.

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Table 1. Descriptive statistics of married and cohabiting individuals

Variable	Category	Married	Cohabiting with intent to marry	Cohabiting without intent to marry
Dependent variables				
Serious	*No*	11.5	11.7	**29.3**
	Yes	88.5	88.3	**70.7**
Satisfied	*No*	30.8	28.3	**46.7**
	Yes	69.2	71.7	**53.3**
Considering breaking-up	*No*	88.0	**83.8**	**66.2**
	Yes	12.0	**16.2**	**33.8**
Independent variables				
Age	*26*	13.0	41.0	**33.4**
	30	35.4	36.0	**33.8**
	34	51.7	23.0	**32.8**
Age difference	*Heterogamous*	22.8	22.3	**30.7**
	Homogamous	77.2	77.7	**69.3**
Gender	*Male*	41.6	45.7	**43.5**
	Female	58.4	54.3	**56.5**
Duration present union	*0-2 years*	6.4	**35.6**	**31.2**
	3-6 years	25.3	**42.7**	**37.7**
	7-10 years	31.3	**15.2**	**18.5**
	10 years or more	37.0	**9.5**	**12.6**
Previous union(s)	*No*	79.3	**61.8**	**62.6**
	Yes	20.7	**38.2**	**37.4**
Common children	*0*	36.6	**62.8**	**65.9**
	1	17.5	**21.0**	**17.1**
	2 or more	45.9	**16.2**	**17.0**
Children from previous union	*No*	90.5	**87.5**	**85.3**
	Yes	9.5	**12.5**	**14.7**
Intend to have (more) children	*No*	61.8	**29.8**	**47.0**
	Yes	38.2	**70.2**	**53.0**
Education	*Secondary or lower*	53.2	55.4	**59.2**
	University	46.8	44.6	**40.8**
Income	*Low*	72.8	**78.3**	**78.4**
	High	27.2	**21.7**	**21.6**
Partner's income	*Low*	67.0	**77.3**	**76.6**
	High	33.0	**22.7**	**23.4**
Metropolitan residence	*No*	81.9	79.2	79.3
	Yes	18.1	20.8	20.7
Religious	*No*	73.6	**89.4**	**90.0**
	Yes	26.4	**10.6**	**10.0**
Country	*Norway*	62.2	**43.6**	**55.4**
	Sweden	35.8	**56.4**	**44.6**
N		1 326	761	836

Note: Bold faces indicate that cohabitors are significantly different from married respondents at p<.05

Table 2
Results from three logistic regression models of being a) serious b) satisfied, and c) considering to break-up the union

Variable	Category	Serious *Odds Ratio* (s.e.)	Satisfied *Odds Ratio* (s.e.)	Considering break-up *Odds Ratio* (s.e.)
Union Type	*Married*	*1.000*	*1.000*	*1.000*
	Cohabiting, intent to marry	0.915 (0.162)	0.708** (0.116)	1.474** (0.146)
	Cohabiting, no intent to marry	0.330***(0.134)	0.359***(0.107)	3.681***(0.126)
Age	*26*	*1.000*	*1.000*	*1.000*
	30	1.070 (0.147)	0.862 (0.117)	0.971 (0.136)
	34	0.969 (0.164)	0.691** (0.131)	1.032 (0.154)
Age difference	*Heterogamous*	*1.000*	*1.000*	*1.000*
	Homogamous	1.210 (0.119)	1.315** (0.094)	0.875 (0.111)
Gender	*Male*	*1.000*	*1.000*	*1.000*
	Female	1.176 (0.121)	0.848 (0.096)	1.134 (0.114)
Duration present union	*0-2 years*	0.661* (0.185)	1.492** (0.146)	0.983 (0.173)
	3-6 years	0.811 (0.163)	1.151 (0.120)	1.302 (0.147)
	7-10 years	*1.000*	*1.000*	*1.000*
	10 years or more	0.708* (0.173)	1.035 (0.124)	1.040 (0.162)
Previous union(s)	*No*	*1.000*	*1.000*	*1.000*
	Yes	1.167 (0.135)	1.163 (0.104)	1.008 (0.123)
Common children	*0*	*1.000*	*1.000*	*1.000*
	1	1.140 (0.152)	0.711** (0.114)	0.849 (0.140)
	2 or more	1.353 (0.158)	0.737** (0.118)	0.965 (0.147)
Children from previous union	*No*	*1.000*	*1.000*	*1.000*
	Yes	1.100 (0.175)	0.958 (0.137)	1.362* (0.154)
Intend to have children	*No*	*1.000*	*1.000*	*1.000*
	Yes	1.414** (0.128)	1.344** (0.101)	0.785* (0.120)
Education	*Secondary or lower*	*1.000*	1.000	1.000
	University	1.088 (0.114)	0.841* (0.088)	1.034 (0.106)
Income	*Low*	*1.000*	*1.000*	*1.000*
	High	0.869 (0.134)	1.005 (0.107)	1.222 (0.128)
Partner's income	*Low*	*1.000*	*1.000*	*1.000*
	High	1.560** (0.138)	1.286* (0.101)	0.780* (0.124)
Metropolitan residence	*No*	*1.000*	1.000	1.000
	Yes	1.190 (0.139)	1.095 (0.106)	0.844 (0.129)
Religious	*No*	*1.000*	*1.000*	*1.000*
	Yes	1.821** (0.168)	1.195 (0.112)	0.850 (0.143)
Country	*Norway*	*1.000*	*1.000*	*1.000*
	Sweden	2.258***(0.119)	1.576***(0.089)	0.877 (0.106)
N		2 923	2 923	2 923
-2 log likelihood		2382.227	3575.060	2683.981
df		20	20	20

*Note.*p < .05. **p < .01. ***p < .001.*

Table 3
Results from logistic regression models of being a) strongly committed, b) very satisfied, and c) considering to break-up the union. With interactions.

	Serious		Satisfied		Considering break-up	
Interactions	*Odds Ratio (*s.e.)		*Odds Ratio (*s.e.)		*Odds Ratio (*s.e.)	
Union type * gender						
Married * gender	*1.00*		*1.00*		*1.00*	
Cohabiting with intent to marry * gender	2.36**	(0.315)	1.07	(0.218)	0.87	(0.276)
without intent to marry * gender	1.49	(0.246)	1.33	(0.196)	0.96	(0.236)
Union type * common children						
Married * common children	*1.00*		*1.00*		*1.00*	
Cohabiting with intent to marry * 1 child	3.62**	(0.458)	0.78	(0.278)	0.48*	(0.372)
* >1 children	1.32	(0.421)	0.51*	(0.268)	0.61	(0.351)
without intent to marry * 1 child	1.93	(0.339)	0.97	(0.269)	0.57	(0.330)
* >1 children	1.59	(0.311)	0.91	(0.248)	0.70	(0.291)
Union type * country						
Married * country	*1.00*		*1.00*		*1.00*	
Cohabiting with intent to marry * country	1.91	(0.353)	1.06	(0.220)	0.98	(0.276)
without intent to marry * country	0.49**	(0.276)	0.89	(0.201)	1.11	(0.242)
Age difference * gender	1.69*	(0.294)	1.13	(0.192)	1.07	(0.224)
Income * gender	1.16	(0.289)	1.50	(0.224)	0.97	(0.262)
Partner's income * gender	1.31	(0.309)	0.58*	(0.253)	1.26	(0.308)
Intend to have children * gender	1.03	(0.221)	1.04	(0.171)	0.94	(0.206)

Note: Controls included were age, union duration, previous unions, education, metropolitan residence, and religiosity
**p < .05. **p < .01. ***p < .001.*

Appendix 1. Results from two logistic regression models of being strongly committed (Norway) and serious (Sweden)

		Norway		Sweden	
		Strongly committed		Serious	
Variable	Category	*Odds Ratio*	(s.e.)	*Odds Ratio*	(s.e.)
Union Type	*Married*	*1.000*		*1.000*	
	Cohabiting with intent to marry	0.710	(0.190)	1.332	(0.329
	Cohabiting without intent to marry	0.397***	(0.161)	0.226***	(0.257
Age	*26*	*1.000*		*1.000*	
	30	1.059	(0.176)	1.133	(0.280)
	34	1.010	(0.196)	0.928	(0.312)
Age difference	*Heterogamous*	*1.000*		*1.000*	
	Homogamous	0.953	(0.147)	1.931**	(0.207)
Gender	*Male*	*1.000*		*1.000*	
	Female	1.193	(0.150)	1.116	(0.213)
Duration present union	*0-2 years*	0.704	(0.224)	0.596	(0.345)
	3-6 years	0.872	(0.194)	0.755	(0.312
	7-10 years	*1.000*		*1.000*	
	10 years or more	0.749	(0.205)	0.575	(0.329)
Previous union(s)	*No*	*1.000*		*1.000*	
	Yes	1.266	(0.169)	1.019	(0.238
Common children	*0*	*1.000*		*1.000*	
	1	1.327	(0.196)	0.914	(0.260)
	2 or more	1.231	(0.188)	1.781	(0.303)
Children from previous union	*No*	*1.000*		*1.000*	
	Yes	1.173	(0.215)	1.035	(0.310)
Intend to have children	*No*	*1.000*		*1.000*	
	Yes	1.168	(0.153)	2.134**	(0.239
Education	*Secondary or lower*	*1.000*		*1.000*	
	University	1.084	(0.139)	1.059	(0.210
Income	*Low*	*1.000*		*1.000*	
	High	0.833	(0.152	0.805	(0.294)
Partner's income	*Low*	*1.000*		*1.000*	
	High	1.647**	(0.159)	1.293	(0.282
Metropolitan residence	*No*	*1.000*		*1.000*	
	Yes	1.243	(0.167)	1.081	(0.263)
Religious	*No*	*1.000*		*1.000*	
	Yes	1.967**	(0.193	1.403	(0.344)
N		1 647		1 276	
-2 log likelihood		1570.316		768.618	
df		19		19	

*Note. *p < .05. **p < .01. ***p < .001.*