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Love or Money?

Marriage Intentions among Young Cohabitors in Norway and Sweden

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Abstract: Using data from Sweden and Norway on cohabitators aged 25 to 35, we examine the association between socioeconomic resources, relationship quality and commitment and cohabitators' marriage intentions. The individualization process, i.e., the arguably growing importance of individual choice, leads us to expect that relationship assessments are more important predictors of marriage intentions than socioeconomic variables. Nonetheless, multivariate results show that university education and having a partner whose education is higher than one's own increase the likelihood that cohabitators intend to marry. Likewise, being satisfied with and committed to the union is positively related to having marriage plans. Separate analyses for men and women reveal that whereas commitment is positively related to women's marriage intentions, men's marriage intentions are significantly more influenced by their own education, income as well as the income of their partner's. In this sense, one conclusion to be drawn is that both love *and* money are associated with cohabitators' intention to marry.

Keywords: Cohabitation; Marriage intentions; Commitment; Satisfaction; Socioeconomic resources; Sweden; Norway

Introduction

Taking advantage of recent survey data from Norway and Sweden, this paper investigates marriage intentions among young cohabitators in Norway and Sweden. More precisely, we set out to assess which factors contribute to cohabitators' marriage plans and their relative importance. Most studies on cohabitators' marriage intentions focus on socioeconomic and sociodemographic factors. The process of individualization and the arguably growing importance of love could imply that socioeconomic variables are becoming less important, particularly among younger cohorts. By including relationship commitment and satisfaction variables, and controlling for a range of sociodemographic variables, we will try to determine whether "love" or socioeconomic variables are the most important predictors of young cohabitators' marriage intentions. The main purpose of this research is to assess which factors contribute to cohabitators' marriage plans in the Scandinavian context. Therefore, we do not focus explicitly on country differences, which we nonetheless expect to be small given the rather similar position of cohabitation in the two countries.

Although there might be discrepancies between intentions and subsequent behavior, the vast majority live as cohabitators before eventually marrying so studying marriage intentions among cohabitators should increase our knowledge of cohabitation. We do not consider the few who marry directly. Today, this group seems to be particularly selective of religious individuals (Wiik, 2009). As the majority of the research on cohabitators' marriage intentions has been carried out in the U.S., it is important to gain new knowledge from other countries on which factors contribute to the transition from cohabitation to marriage. Most importantly, cohabitation is less prevalent and institutionalized in the U.S. Also, in most other Western societies the difference between marriage and cohabitation is significantly more pronounced than in Scandinavia (e.g., Heuveline and Timberlake, 2004).

Norway and Sweden are countries where unmarried cohabitation has a long history and

where this living arrangement is more widespread and institutionalized than in most other comparable societies. In both countries over 90 per cent of first partnerships are cohabitations (Duvander, 1999; Wiik, 2009), and about half of all first births are born to cohabiting couples (Statistics Norway, 2009a; Statistics Sweden, 2008). Cohabiting couples also have many of the same rights and obligations as married couples, and the most marriage-like cohabitators are nearly equalized with those married in public law areas like social security and taxes (Björnberg, 2001; Noack, 2001, 2010). Nonetheless, cohabitation does not provide the same level of economic security as marriage in the case of a breakup or death of one of the partners.¹

Theoretical background and prior research

The literature on differences and similarities between married and cohabiting couples is fairly extensive, in particular with respect to relationship quality and socioeconomic status. For instance, prior studies find that cohabitators in general are less satisfied and less committed (Hansen, Moum, and Shapiro, 2007; Nock, 1995; Stanley, Whitton, and Markman, 2004), poorer and less educated (Kravdal, 1999; Xie, Raymo, and Goyette, 2003), and have higher risk of splitting up, even when they have common children (e.g., Liefbroer and Dourleijn, 2006; Texmon, 1999). A problem with parts of this research is, however, that cohabitation and marriage are not mutually exclusive phenomena. Rather, union formation is more often a process whereby many cohabitators eventually marry. Accordingly, Wiik, Bernhardt, and Noack (2009) found that cohabitators without marriage plans are less serious, less satisfied, and more often consider splitting up than married respondents. On the other hand, cohabitators with plans to marry were found to be more similar to those already married than to cohabitators without marriage plans.

Several factors can explain why cohabitators would want to transform their relationship into a marriage. In the following, we mainly focus on socioeconomic resources (“money,” i.e.,

annual income and education of the respondents and their partners) and relationship assessments (“love,” i.e., union commitment and satisfaction). The literature on the association between a range of sociodemographic and attitudinal variables and marriage intentions is also reviewed, as they are possible confounders in the relation between socioeconomic variables, relationship assessments and cohabitators’ intent to marry. The majority of this research has been carried out in the U.S., so it is important to bear in mind that not all findings necessarily are applicable to the Norwegian and Swedish contexts.

Economic determinants of marriage intentions among cohabitators

There are potential economic gains from living in a co-residential union as opposed to living single, such as pooling of risks and resources. The classic economic argument about partnership formation is that individuals maximize their utility by finding a partner with whom the highest utility level is expected (Becker, 1991). This framework stresses the role of specialization: As men traditionally have had higher earning potential than women, the most beneficial is that couples consist of a high earning man and a lower earning woman (Becker, 1991). However, due to union instability and the changing socioeconomic position of women, Oppenheimer (1994) argues that today it is pooling of partners' resources that produces most benefits to those living in a union. Correspondingly, a broad range of empirical research documents that single women and men are more likely to marry or cohabit the higher are their own (e.g., Ono, 2003; Wiik, 2009) as well as their partner’s education and earnings (Raley and Bratter 2004; Sweeney and Cancian, 2004).

Regarding cohabitators’ marriage expectations, numerous studies find positive effects of socioeconomic factors. First, higher educated male and female cohabitators display a higher likelihood of planning to marry their partner compared with the lower educated (Bernhardt, 2002). Further, Manning and Smock (2002) showed that part-time employment was

positively associated with marriage expectations among female cohabitators in the U.S., whereas Wu and Pollard (2000) reported that professional and semi-professional cohabiting men were more apt to marry their partners than their nonprofessional peers. Moreover, the findings of Manning and Smock (2002) indicate that cohabiting couples where both partners have a high socioeconomic status, or couples where female is low and male high, have the highest probability of expecting to marry. One possible explanation for the general positive relation between education and marriage might be that the higher earning potential of the more educated increase the opportunity costs of a traditional division of labor, which requires the stronger bond provided by a marriage. Alternatively, persons with a university level education are perhaps more aware of the judicial differences between the two union types (e.g., in the area of private law (Björnberg, 2001; Noack, 2001)), or the relatively lower risk of splitting up from a marriage.

Also, having a partner whose socioeconomic status is high could be positively related to planning to marry. Such a partner is more likely to contribute to the household economy, and could bring social status and prestige to the couple. The effect of partner's socioeconomic standing could, however, depend on the respondent's sex. This is because men still do the majority of paid work and women bear the main responsibility for home work and more often than men are working part time in Scandinavia (Ellingsæter and Leira, 2006). Women's marriage intentions might therefore be more influenced by their partner's education and earnings than vice versa. In line with this assumption, research from the U.S. documents that the marriage intentions of female cohabitators are more influenced by their partner's earnings than the other way around, and that the positive association between education and having marriage plans is stronger for male cohabitators compared with their female counterparts (Brown, 2000). Similarly, female cohabitators with lower educated partners have lower odds of expecting marriage (Manning and Smock, 2002) or actually marrying (Duvander, 1999),

whereas those living with higher-earning partners have greater marriage expectations (Manning and Smock, 2002). A similar pattern has been found in Sweden, where Duvander (1998) showed that female cohabitators' marriage plans were negatively associated with having an unemployed partner. Men, on the other hand, were found to be more likely to plan to marry when their partner was studying rather than working.

Drawing on in-depth interviews with cohabitators from the working and lower middle classes in the U.S., Smock, Manning, and Porter (2005) found that financial issues were important for the decision to marry. Their results showed that these cohabitators did not want to marry before they had obtained an "economic package" including home ownership and financial stability. Correspondingly, financial concerns were an important obstacle to marriage among cohabiting parental couples in the U.S. (Gibson-Davis, Edin, and McLanahan, 2005). In fact, recent research suggests that there is an economic bar for marriage among cohabiting couples in the U.S., and that combined couple earnings are most important for lower educated couples (Holland, 2008). Moreover, as it can be expensive to marry and to have a wedding party, one should expect wealthy individuals and couples to be more marriage prone than the less wealthy. Accordingly, Kravdal (1999) reported that wedding costs was a key motive for not marrying among never-married Norwegian cohabitators younger than forty-two, whereas Kalmijn (2004) found that an improved financial situation increased the chance of giving a large wedding party in the Netherlands. Or as Edin and Kefalas (2005: 115) put it: "Having the wherewithal to throw a "big" wedding is a vivid display that the couple has achieved enough financial security to do more than live from paycheck to paycheck..."

Individualization, relationship assessments and marriage intentions

Although there seems to be a strong association between socioeconomic variables and

marriage, love is considered to be *the* reason to get married in contemporary Western societies. In fact, romantic love is what characterizes the modern form of marriage which originated in the 19th century (Coontz, 2005). Further, theorists of modernity have argued that the formation of partnerships today could be less influenced by socioeconomic factors and social norms as a result of growing individualization and detraditionalization of personal life (Beck and Beck-Gernsheim, 1995; Giddens, 1992).

Individualization theory has been interpreted in several different ways. The transition from an industrialized (“modern”) society to a knowledge-based (“late modern”) society is, however, a benchmark from which today’s Western societies are understood. Giddens’s (e.g., 1990, 1992) main project is to study the impact of societal changes associated with late modernity, most importantly globalization, on personal relationships and people’s inner lives. He suggests that globalization furthers a process of detraditionalization and improves people’s possibilities to make their own choices and to live their lives autonomously. More precisely, the knowledge provided by global expert systems (i.e., the financial and scientific systems), which he sees as globalization’s infrastructure, weakens the authority of the local knowledge on which tradition depends (Gross and Simmons, 2002: 532). The freedom to choose among a range of options also means that individuals will have to deal with the inherent uncertainty of their choices. This *reflexivity*, where “...thought and action are constantly refracted back upon one another” (Giddens, 1990: 38), makes it insufficient to sanction a practice simply because it is traditional. Greater variation in union formation and “new” forms of intimacy are potential consequences of these changes (Giddens, 1992).

It is further claimed that individuals find relationships that meet their needs and that intimate relationships as a consequence may have become more egalitarian and democratic. According to Giddens (1992) the present-day ideal is the “pure relationship,” an arrangement in which persons stay together in a union only in so far as both partners are satisfied with the

intimacy and love it provides. The traditional “romantic relationship” ideal which dominated in the late 18th and 19th centuries, on the other hand, was centered on the assumption of life-long heterosexual marriage coupled with parenthood (Giddens, 1992). To be sure, the unpredictable nature of pure relationships and the threat of dissolution could lead to anxiety and addictive behaviors (Giddens, 1992). Gross and Simmons (2002) found, however, little evidence for such negative side effects in the U.S. Hall (1996), on the other hand, showed that attitudes consistent with the pure relationship were strong predictors of divorce in Canada. There is little empirical evidence for the existence and spread of pure relationships, but according to Gross and Simmons (2002) the vast majority of relationships in the U.S. are classified as being “hybrid”, i.e. a combination of the romantic and pure relationship types.

The process of individualization and the arguably growing importance of intimacy and love could imply that socioeconomic variables are becoming less important in the domain of intimate relations. Nonetheless, as pointed out by Amato (2007), surprisingly little empirical research on marriage decisions has tried to incorporate love into their models. Love can be defined as a strong emotional bond between partners that involves sexual desire, a preference to put the other person’s or the couple’s interests ahead of one’s own, and willingness to forgive the other person’s transgressions (Amato, 2007: 307). Stanley and Markman (1992) conceive of interpersonal commitment as having two components, namely “constraint” and “dedication.” Whereas “constraint commitment” captures various actual or perceived costs of exiting a union (i.e., the loss of joint property or common friends), “dedication commitment” refers to a desire to be with one’s partner and to prioritize the relationship. Dedication commitment could thus be conceptualized as one component of love, implying that cohabitators who are most committed to their current unions would be more likely to intend to marry than those less committed. Not surprisingly, empirical research confirms that cohabitators who are satisfied with their current partnerships are more likely to marry as opposed to those living in

relationships of lower quality (Brown, 2000; Gibson-Davis et al., 2005; Moors and Bernhardt, 2009).

Other non-economic determinants of cohabitators' decision to marry

Having common children increases the chance of marrying a cohabiting partner in the U.S. (Manning and Smock, 1995). Even though Bernhardt (2002) found no significant effect of parenthood on the marriage plans of young cohabitators in Sweden, this study did find that being pregnant was positively associated with planning to marry. There could, however, be gender differences in the effect of children, and as shown by Guzzo (2009), cohabiting women who have children with their partner are more likely to have marriage plans than their male peers. Further, the presence of step children in the household is related to poorer relationship quality (Brown, 2004), as well as a higher perceived divorce risk (Wiik et al., 2009; Clarke-Stewart and Brentano, 2006). Correspondingly, cohabitators whose partners have children from a prior relationship less often intend to marry (Guzzo, 2009). On the other hand, the findings of Moors and Bernhardt (2009) indicate that Swedish childless cohabiting couples planning to have children are more likely to marry.

Union duration could be another factor influencing the intention to marry. As confirmed in prior research, long-lasting cohabitations are less likely to expect marriage (Manning and Smock, 2002) or to actually marry (Guzzo, 2009). Also, partner homogamy is related to union outcomes, and research confirms that married and cohabiting couples that are heterogamous with respect to traits such as age and education run a higher risk of splitting up than homogamous couples (Brines and Joyner, 1999; Goldstein and Harknett, 2006), whereas educational heterogamy influences marital satisfaction negatively (Tynes, 1990). Moreover, according to the *double selection hypothesis* there is a selection of homogamous couples into marriage. That is, as heterogamous cohabiting unions more often end, a higher share of

homogamous cohabiting couples will marry (Blackwell and Lichter 2000). Some U.S. studies confirm that cohabiting couples are less homogamous with respect to age (Blackwell and Lichter 2000; Schoen and Weinick 1993). Hamplova (2009) found, on the other hand, no differences between the two union types with respect to educational homogamy in Sweden and Denmark. As partner homogamy could be associated with marital intentions, and as these variables at the same time are related to relationship assessments, we include them as covariates.

Further, religiosity is associated with traditional attitudes toward marriage and family life, and religious young adults have substantially higher marriage rates and lower cohabitation rates than the less religious (Wiik, 2009). Religiosity is also associated with a significant increase in the marriage plans of young men in Norway (Lyngstad and Noack, 2005) and among Swedes in their twenties (Bernhardt, 2002). Also, social approval of living together without being married could influence whether cohabitators decide to get married. Expectations from parents, families of origin, and friends could be of special importance, as confirmed in a Swedish study of choice of union type (Åberg, 2003). In the Netherlands, Kalmijn (2004) showed that individuals whose most friends married directly more often chose to have a church wedding.

Hypotheses

It is probably undisputed that love is an important reason to enter a union in present-day Western societies. At the same time, most studies on marriage intentions have overlooked the importance of love and instead focused on socioeconomic and demographic factors. As we have argued, union commitment and satisfaction are central dimensions of love. Accordingly, *cohabitators who are more committed to and/or satisfied with their unions should more often have intentions to marry than those less committed and less satisfied* (Hypothesis 1). Next, the process of individualization, particularly visible among younger cohorts, and the arguably

growing importance of love make us predict a declining importance of socioeconomic variables. Therefore, including both groups of explanatory variables (i.e., relationship assessments and socioeconomic variables) in our models of young cohabitators' marriage intentions we anticipate the former to be more important than the latter: *Union commitment and satisfaction variables are more important predictors of cohabitators' marriage plans than socioeconomic variables* (Hypothesis 2).

Further, as education and income could be differently associated with the likelihood of having marital intentions for male and female cohabitators (e.g., Guzzo, 2009; Reneflot, 2006), we expect to find that *men's marriage intentions are more strongly influenced by their own education and income than is the case for female cohabitators* (Hypothesis 3). Men do the bulk of paid work and women bear the main responsibility for home work and work part-time more often than men, even in Scandinavia. Consequently, *women's marriage plans might be more influenced by their partners' economic resources than vice versa* (Hypothesis 4).

Method

Data

We utilize data from the Swedish survey of *Family and Working Life in the 21st Century*, and the Norwegian *New Families Survey*, two postal surveys conducted in 2003 by Statistics Sweden and Statistics Norway for the two countries respectively. Data on respondents' education were taken from administrative registers. The wording and scaling are very similar for most questions, including our outcome variable. Sampling designs, however, 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 ($N = 6,317$), 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 ($N = 2,273$). Overall

response rates were 63.3 per cent in Norway and 70.7 per cent in Sweden. Both surveys are nationally representative of the nonimmigrant populations in the age groups of current interest (Statistics Sweden, 2003; Wiecek, 2003).

In the present analysis we are interested in individuals aged 25 to 35 who were living as cohabitators at the time of the interview. After excluding respondents younger than 25 ($n = 1,317$, 15.3 per cent) and Norwegian respondents older than 35 ($n = 2,683$, 31.2 per cent), as well as married respondents ($n = 1,326$) and those without a co-residential partner ($n = 1,667$, 19.4 per cent), our final combined data set comprises 1,597 male and female cohabitators.

Dependent variable and approach

Our dependent variable, marriage intentions, was measured by responses to a question asking currently cohabiting respondents whether or not they were planning to marry their partner. For cohabitators with marriage plans the response categories were: *yes, within the next two years*, or *yes, at some later time*. Respondents who plan to marry within the next two years were coded 1, whereas those who intend to marry their partners eventually (29 per cent of the cohabitators) as well as those with no marriage intentions were coded 0. Those who had not responded to the question ($n = 45$, 2.8 per cent) were omitted. To be sure, treating cohabitators with less definite marriage plans as a separate category in multinomial logistic regression models revealed that the effects of the statistically significant independent variables were in the same directions as for cohabitators with definite marriage plans (available on request). Nonetheless, most variables of current interest (education, couple's education and union satisfaction) did not reach statistical significance ($p < .05$) for cohabitators planning to marry eventually (i.e., they are not different from those without marriage plans (base)). Additionally, Wiik, Lyngstad, and Noack (2009) found that whereas 63 per cent of Norwegian cohabitators with concrete marriage plans actually had married within five years, the comparable shares for those with less

concrete or no plans were 29 and 17. These findings suggest that the main substantive distinction is between having concrete plans, on the one hand, and having no or less definite plans, on the other.

We use binominal logistic regression given our dichotomous dependent variable. We report two separate models of cohabitators' likelihood of intending to marry their partner within the next two years versus not intending to marry (Table 2). To tap the possible relation between cohabitators' socioeconomic resources and marriage plans, in the first model we analyze the importance of the cohabitators' and their partner's level of annual income and education. In this model, we also control for demographic factors (i.e., age, age homogamy, gender, duration, previous union(s), whether or not the couple has any common children and/or step children, and country). The second model adds the explanatory variables measuring relationship quality and commitment, as well as controls for religiosity, birth plans, and whether most of the cohabitators' friends are married. As these factors could influence male and female cohabitators' marriage plans differently, separate models are also estimated for women and men (Table 3).

Explanatory variables

We include four socioeconomic explanatory variables. The first of these, gross annual income 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." As the groupings of the original variables differ 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. Next, we made a variable measuring whether the respondent and his or her partner had the same level of annual income (1), or whether the partner's income was higher (2) or lower (3) than the respondent's. Educational attainment was grouped into two categories depending on whether respondents

had completed any education at university level (1) or not (0). Lastly, the educational composition of the couple is captured by a variable measuring whether they had completed the same level of education (primary, secondary, tertiary) (1), or whether the respondents' partner had a higher (2), or lower (3) education than him-or herself. Information about respondents' education was taken from administrative registers, whereas partners' education was reported by the respondents.

To capture the degree to which cohabitators are satisfied with and committed to their present relationship, we utilize two variables. The first of these, 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 were 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 current union on a scale ranging from 1 to 5 (= *very serious*), the Norwegians scaled their commitment from 1 through 10 (= *very committed*). To make the two data files compatible, 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. Secondly, partnership quality was tapped by asking respondents how *satisfied they were with their current union*. Originally a variable with values ranging from 1 (= *very dissatisfied*) to 5 (= *very satisfied*), this variable was regrouped as a dummy indicating whether respondents were very (value 5 on the original variable) or moderately to less satisfied (values 1 to 4) with their union. The share rating their relationship as not satisfying was low (only about 6 per cent have a value 3 or lower), so dichotomizing the variable should be a reasonable approach.

Control variables

Respondents were asked if they plan to have (more) children. Respondents with preferences

for children were coded 1, whereas those without birth plans were coded 0. Religiosity was measured by responses to a question asking respondents to rate the importance that she or he attached to religion on a scale ranging from 1 to 5 in the Norwegian survey and 1 to 3 in the Swedish. We dichotomized this covariate, with 1 meaning that religion was important (values 4 and 5 on the original variable in the Norwegian survey and 3 in the Swedish). Further, to tap any effect of the orientation of friends, we include a variable measuring whether most of the cohabitators' friends were married (1) or not (0).

Next, the respondents were grouped into three age groups: 26, 30, and 34. As the Swedish survey sampled individuals at specific ages whereas the Norwegian sampled individuals over a longer age range, we grouped Norwegians one year older and one year younger together with the actual age group. By subtracting the age of the partner from that of the respondent, we made a dummy to control for age homogamy. When the age difference between the respondent and his or her partner was less than five years, they were coded as age homogamous (1). A four-category variable captures the duration of the present co-residential relationship. The four categories are: 0-1 year; 2-4 years; 5-7 years; and 8 years and above.²

Also, a dummy indicating whether the respondent had experienced previous marital and/or non-marital union(s) (1) or not (0) was incorporated. Another dummy measures any effect of the respondent's sex (0 = men, 1 = women). Further, we include an indicator to control for the presence of biological children in the household, with 1 meaning that the couple had one or more common children. Another indicator measures whether the respondent or his or her partner had prior children who were living in the household (1). Last, a dummy was included to capture any effect of country, with Norwegian respondents being the reference group (0).

Results

Descriptive statistics are presented in Table 1. Of the 1,552 cohabitators who responded to

the question, 20 per cent ($n = 310$) are planning to marry their current partners within the next two years. Table 1 also shows that a significantly higher share ($p < .05$) of the cohabitators who intend to marry have completed an education at university level and have a high annual income (i.e., more than 300,000 Kroners). Further, cohabitators with intent to marry more frequently express a desire to have children in the future and they are significantly more committed to and satisfied with their current unions than cohabitators without intentions to marry. Also, a significantly higher share of cohabitators with marriage plans have friends who are married. Finally, Table 1 shows that more cohabitators with intentions to marry live in age homogamous relationships (± 4 years). Descriptive statistics for men and women separately are presented in the Appendix and show that the distribution of several variables are different for men and women. Most importantly, more women are university educated whereas men more often have a higher annual income.

The results from the multivariate models predicting the odds of intending to marry for the full sample are shown in Table 2. The main focus here is to assess the relative importance of relationship assessments, on the one hand, and socioeconomic variables, on the other. First, Model 2 of Table 2 confirms that being university educated significantly increases the odds of intending to marry within the next two years. Controlling for sociodemographic variables and net of the variables related to relationship quality, satisfaction, and plans and evaluations, the odds of planning to marry is more than twice as high for cohabitators who have completed a university level education compared with their lesser educated peers. Further, and partly at odds with the double selection hypothesis, cohabitators whose partners have a higher education level than themselves are more prone to plan to marry than those who are educational homogamous. Controlling for respondents' other characteristics, having a partner with a higher level of education than oneself is associated with a 92 per cent increase in the odds of intending to marry. Although the direction of the effects of these variables are in compliance

with past research, neither individual income nor the income composition of the couples' are significantly associated with cohabitators' marriage plans when women and men are analyzed simultaneously.

As both marriage and finishing school and entering the labor market are typical transitions to adulthood, we also included a control for student status in an alternative model. That is, a higher fraction of those in the low income and low education categories might be university students and might thus have intentions to marry later than non-students. Controlling for student status did not, however, alter the positive associations between education and income and marriage intentions (available on request).

[About here Table 1]

We set out to assess the role of non-economic and non-demographic aspects of the cohabitators and their relationships by examining the effects of relationship satisfaction and the degree of commitment to the current union. As expected, our data confirm that cohabitators who are most serious and satisfied more often plan to marry their current partner, net of the socioeconomic and sociodemographic variables included. Cohabitators who view their unions as very serious (i.e., committed) and those who are most satisfied with their relationships have more than twice the odds of intending to marry their partners compared with the moderately to less committed and satisfied (see Table 2).

Regarding the control variables, planning to have children is associated with a 40 per cent increase in the odds of intending to marry compared with not having birth plans.³ Next, comparing cohabitators whose most friends are married with those whose most friends are single or cohabiting, we see that having a majority of married friends is associated with an 86 per cent increase in the odds of planning to marry. We find no statistically significant association between religiousness and marriage plans, probably due to the fact that religious individuals marry directly without cohabiting first (Wiik, 2009). Model 2 of Table 2 confirms

that having common children is positively associated with planning to marry: Respondents who have one or more common children with their current partner are 62 per cent more prone to report marriage intentions relative to cohabitators without common children. As mentioned, Bernhardt (2002) found no effect of parenthood on cohabitators' marriage plans in Sweden. These divergent results are probably due to the fact that this study controlled for pregnancy, which was positively associated with having marriage plans.

Comparing Model 1 and 2, we see that the effect of individual annual income loses its effect and becomes statistically nonsignificant ($p < .10$) when including the explanatory variables related to relationship quality, satisfaction, as well as controlling for birth plans, whether or not the majority of respondents' friends are married, and religiosity. Also, the relation between age homogamy and having marriage plans is reduced and becomes statistically nonsignificant when adding these variables to the equation. The likelihood ratio test contrasting the two models shows that the addition of these variables significantly increases the fit of the model ($\chi^2 = 95.38$ with 5 *df*, $p < .001$). To be sure, as union quality and satisfaction were included simultaneously with birth plans, the marital status of friends, and religiosity, the decreasing effect of income could be due to these variables. Therefore, in supplementary analyses we only added the relationship assessment variables to the second model. This model confirmed the findings from the one presented here (available on request).

[About here Table 2]

The results from separate analyses for men and women are presented in Table 3. To assess whether the differences between women and men are statistically significant, we have added interaction terms between gender and the other independent variables in a pooled logistic regression model. These models reveal that having completed a tertiary education, having a high annual income, and living with a partner whose annual income is higher than one's own are significantly stronger predictors of men's marriage intentions (statistically significant

interactions ($p < .10$). First, Table 3 shows that male cohabitators with a high annual income (300,000 Kroner or more) are significantly more likely (56 per cent) to have marriage plans compared with their lower earning peers. Next, men whose partners have a higher annual income than themselves are 91 per cent more likely to plan to marry relative to men living with partners with the same income level. This finding does not corroborate prior research showing that the marriage plans of women, not men, are more influenced by the economic status of their partners (e.g., Brown, 2000; Duvander, 1998). This result could be indicative of changing partner preferences of men and women. That is, as the two-earner family is the present norm, more men could prefer a partner with a high earning potential. To be sure, only 8 per cent of the men had a partner whose level of income was higher than their own compared with 51 per cent of the women. This skewness in the distribution of couples' income could explain the finding that men are more influenced by having a higher earning partner than women. We also note that men and women alike are more likely to have marriage plans when their partners' have a higher education level than themselves.

[About here Table 3]

Age, on the other hand, exerts significantly stronger effects on the marriage intentions of the female respondents. Women in the oldest age group (34 years) are 47 per cent less likely to have definite marriage intentions compared with women who are 30 years old. This finding could be due to selection, i.e., as women in general marry earlier than men, many marriage prone women may already have married. And, although the interaction between this variable and gender fail to reach statistical significance ($p < .10$), union commitment influences only the marriage intentions of the female sub sample: Women who are most committed to their unions have four times the odds of planning to marry compared with the moderately to less committed.

Regarding the controls, having children from prior unions or intending to have further

children, positively influence the marriage intentions of the female sub sample. Also, men whose current unions have lasted for 0 to 1 year or 7 years or more are less likely to have marriage intentions relative to men who have lived their present partner between 2 to 4 years, and religious men are more marriage prone than their nonreligious counterparts. Lastly, the association between having a majority of friends who are married and intending to marry is stronger for women, consistent with the finding of Reneflot (2006) that female cohabitators are more willing to yield to a social pressure to marry. Regarding possible country differences, separate analyses for Sweden and Norway revealed that the effects of the independent variables were similar in the two sub samples (available on request).

Discussion

Using survey data from Norway and Sweden this paper has investigated marriage intentions among cohabitators aged 25 to 35. In particular, we set out to assess whether “love,” as measured by cohabitators’ level of union commitment and satisfaction, or socioeconomic variables are the most important predictors of cohabitators’ marriage intentions. Consistent with previous findings, our results confirm that being university educated and having a highly educated partner significantly increase the likelihood that cohabitators intend to marry within the next two years. At the same time, our models show that cohabitators’ relationship assessments are strongly associated with their plans to marry: Being most satisfied with and committed to the current union significantly increase the likelihood of intending to marry relative to those moderately to less satisfied and committed.

These findings lend support to our first hypothesis claiming that cohabitators who are most committed and satisfied should be more likely to have marriage intentions, net of their own and their partners’ socioeconomic resources. We have argued that union commitment and satisfaction can be understood as two aspects of love. As most studies on marriage intentions

in present-day Western societies have neglected “love” and instead focused on socioeconomic and demographic factors, the present study has contributed to the literature on marriage intentions by empirically confirming the importance of “love.” To be sure, it may be questionable to interpret union satisfaction and commitment as “love.” Nonetheless, if these variables reflect a desire to be with one’s partner and to prioritize the relationship, as we have argued, they could at a minimum be conceptualized as two *components of* love.

In line with Giddens (1992) one could argue that those who do not plan to marry or who actually does not marry live in unions that resemble what he calls the “pure relationship”. Those who (plan to) marry, on the other hand, may be more in line with the traditional “romantic relationship” type. The findings of this paper thus confirm that cohabitation as such is not a “pure” relationship type, and that cohabitators in the two countries constitute a heterogeneous group.

Next, the individualization hypothesis and the arguably growing importance of love led us to hypothesize that love is a more important predictor of cohabitators’ marriage intentions than socioeconomic variables (Hypothesis 2). As the respondents in the present study are in their mid-twenties to mid-thirties, this should be even more so. That is, as they have been growing up during the social changes associated with late modernity, they could be more influenced by these changes than previous generations (Furlong and Cartmel, 2006). In addition, there are few economic motives for marriage in the two countries, such as more favorable taxation to married couples.

Although the effects of individuals’ own annual income and having a partner with a lower education lost statistical significance when including the variables related to relationship satisfaction and commitment, the association between individual education and having a higher educated partner and marriage plans remained stable. Given these results, our data only partly confirm the hypothesis that “love” is a more important predictor of young cohabitators’

marriage plans than “money.” In other words, the findings of the present study confirm that even among young Scandinavian cohabitators today there is still a strong positive association between socioeconomic variables and marriage intentions. In this sense, then, one conclusion to be drawn from this study is that both “love” *and* education are associated with the definite marriage plans of young cohabitators. Our findings are thus in line with research documenting stable patterns of socioeconomic inequalities in contemporary societies despite claims of increased individualization (Birkelund, 2000; Brannen and Nilsen, 2005).

On the other hand, regarding the strong positive relation between respondents’ education and their marriage intentions, education is not only an economic resource or a marker of economic prospects, but also a socio-cultural one. For instance, to complete a university degree will normally mark the transition to the labor market or to adulthood in general. This transition could influence other transitions, like marrying or planning to get married. In a similar fashion, Smock et al. (2005) found that cohabitators preferred not to marry before they had settled down and completed an education and had a steady job, although they could afford to “go downtown” and get married anytime. Another possible explanation for this finding could be that the higher earning potential of the more educated could increase the opportunity costs of a traditional division of labor, which requires a more stable form of living arrangement (i.e., marriage). Alternatively, persons with a university level education could perhaps be more aware of the judicial differences between the two union types (e.g., in the area of private law (Björnberg, 2001; Noack, 2001)), or the relatively lower risk of splitting up from a marriage. In fact, supplementary analyses of the Norwegian data show that the lower educated cohabitators have less knowledge about the judicial differences between cohabitation and marriage than their higher educated counterparts.⁴

In Scandinavia, cohabitation is widespread and institutionalized, and the practical importance of marriage has declined. Nonetheless, cohabitators continue to get married.

According to official statistics for 45-year olds, 63 per cent of men and 72 per cent of the women in Sweden are or have been married. The corresponding figures for Norway are 70 per cent for men and 81 per cent for women (Statistics Norway, 2009b; Statistics Sweden, 2008). Therefore, to marry could mark a new stage in a relationship or it could be an indicator of achievement or a way to symbolize difference from cohabitation (Cherlin, 2004). Our findings confirm that it is the highest educated and the most committed and satisfied among cohabitators who have the highest probability of planning to marry and thus symbolically demarcate their relationships. A cross-sectional study of attitudes to reasons to get married among Swedish young adults (Bernhardt, 2002) shows that the statement that received the most positive responses was: “The wedding ceremony shows that a person is really serious about the relationship.” Apparently, the marriage is perceived as a signal to friends and family that the relationship is special and a really serious one.

Selection into cohabitation might affect the results of our paper and their interpretation. For example, religious individuals as well as those with divorced parents are more likely to marry directly (Wiik, 2009) or to marry very soon after the start of the cohabitation. Thus they tend to be underrepresented in samples of cohabitators. As the vast majority today live for a fairly extended period as cohabitators before eventually marrying, this selection problem should be of minor importance in Norway and Sweden. Rather, it is the group who marries directly who seems to be selected.

Further, we expected men’s marriage intentions to be more strongly influenced by their own education and income than female cohabitators (Hypothesis 3). Correspondingly, separate analyses for men and women revealed that the positive association between education and annual income and having concrete plans to marry was significantly stronger for the male cohabitators compared with their female counterparts. This finding is in line with prior research finding that the relation between economic resources and planning a marriage is stronger for

male cohabitators compared with their female counterparts (e.g., Brown, 2000; Duvander, 1998, 1999), perhaps because it is expected that men fulfill the breadwinner role. There have, however, been major changes in the labor market participation of women in recent decades, and research confirm that women's economic potential has become more important for their position on the partnership market (Sweeney and Cancian, 2004; Thomson and Bernhardt, 2010; Wiik, 2009). Even so, as men more often than women work full-time and generally have higher income than women (Eurostat, 2008), the gender difference in the association between annual income and marriage plans could be due to a continuing gender division of paid work. Our models nonetheless confirm that having a university level education positively influences the marriage plans of men and women alike.

It was also hypothesized that women's marriage plans might be more influenced by their partners' education and earnings than vice versa (Hypothesis 4). Consistent with prior research on partner preferences (Raley and Bratter, 2004), our results suggest that men and women alike are more likely to have marriage plans when their partners' have a higher education level than themselves. A highly educated partner could bring social status and prestige to the couple, and may thus be a more attractive spouse. Interestingly, our analyses show that having a partner with a higher annual income positively influences the marriage plans of the male respondents only. This finding is in line with the pooling of resources-argument of Oppenheimer (1994) claiming that men prefer women with a high earning potential. As more than half of the women have a higher earning partner compared with 8 per cent of the men, this finding could also stem from skewness in the income composition of women and men.

Analyzing men and women separately we also found that union commitment influences only the marriage intentions of the female sub sample. This is similar to the results of Reneflot (2006) finding that female cohabitators to a lesser degree than male cohabitators were

hesitant to marry for fear of making dissolution harder. One explanation offered is more individualistic attitudes among men. Alternatively, further analyses show that 84 per cent of the female cohabitators are most committed to their unions as opposed to 75 per cent of the male, implying that less committed female cohabitators could constitute a particularly selected group. Men, on the other hand, may in general be less inclined to report high levels of commitment.

It is important to note that this study relies on one partner's report of marriage intentions, and that there could be disagreement between cohabitators' marriage plans. Couple-level data are required to investigate discrepancies between partners' marriage intentions. A second limitation of this study is the potential discrepancy between marriage intentions and subsequent behavior. For example, Duvander (2001) showed that 60 per cent of Swedish cohabiting couples where both partners planned to marry within two years actually did so. Similarly, in Norway Wiik, Lyngstad, and Noack (2009) found that 63 per cent of cohabitators with concrete marriage plans had married their partners within a five-year follow-up period. As we have used cross-sectional data, we do not know whether the cohabitators will realize their intentions to marry within the next two years or not. Nonetheless, studying marriage intentions and its correlates among young Norwegian and Swedish cohabitators, we have added substantively to our understanding of cohabitation and marriage: Despite claims of increasing individualization, it is still the higher educated cohabitators who plan to marry, net of relationship assessments and a range of sociodemographic controls.

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Notes

1. Neither in Sweden nor Norway do cohabitators automatically inherit each other. This is also the case if the cohabitators themselves make private agreements. As of 2009, however, the Norwegian law on inheritance was changed so that cohabitators with common children and those who have lived together for five years or more and have a testament are entitled to a minimum inheritance on up to 4Gs (approximately 280.000 Kroner) (Noack, 2010).
2. Missing observations ($n = 67$) were assigned mean values (5 years).
3. Relationship satisfaction, commitment and birth plans could be correlated and therefore to some extent measure the same phenomenon. The correlation between these variables are as follows: Committed and birth plans: 0.06 ($p < .05$); satisfied and birth plans: 0.14 ($p < .001$); committed and satisfied: 0.31 ($p < .001$). There is, in other words, some correlation between these variables. Nonetheless, the associations between these variables and marriage plans remained stable when included separately in alternative models.
4. For instance, respondents were asked to verify or falsify the following statement: “In the case of a breakup, there are no differences between marital and cohabiting relationships which have lasted for two years or more.” 85% of university educated cohabitators correctly falsified this statement compared with 64% of those with primary education.

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Table 1 Descriptive statistics of cohabitators with and without intentions to marry their current partner within the next two years ($N = 1,597$)

Variables	All	Plan to marry	No plans
University education *	42.6	51.6	40.5
Couple's education			
Homogamous	58.1	58.4	58.5
Partner >	15.4	18.4	14.7
Partner <	26.5	23.2	26.7
Own income high *	21.7	27.7	20.5
Couple's income			
Homogamous	39.6	40.3	39.8
Partner >	31.9	31.0	32.2
Partner <	28.4	28.7	28.0
Most committed *	80.0	91.2	77.0
Most satisfied *	62.6	78.6	58.9
Birth plans *	61.2	70.0	59.5
Most friends married *	13.5	19.0	12.2
Religious	10.3	12.9	9.7
Age			
26	37.0	33.9	37.9
30	34.9	39.3	33.8
34	28.1	26.8	28.3
Age homogamous *	73.3	80.3	71.7
Female	55.4	52.3	56.4
Duration union			
0 – 1 years	15.8	12.3	16.7
2 – 4 years	33.2	36.1	32.4
5 – 7 years	29.0	32.3	28.2
> 7 years	22.0	19.3	22.7
Previous union(s)	37.8	39.0	36.9
Common children	49.0	51.0	48.3
Step children	13.7	13.2	13.5
Country			
Norway	49.8	45.5	51.9
Sweden	50.2	54.5	48.1
<i>n</i>	1,597	310	1,242

Note: Asterisks represent significant differences between cohabitators with and without plans to marry ($p < .05$)

Table 2 Logistic regression analyses of intending to marry the current partner within two years

Variable	Model 1			Model 2		
	<i>b</i>	<i>se b</i>	<i>exp(b)</i>	<i>b</i>	<i>se b</i>	<i>exp(b)</i>
Socioeconomic variables						
University education	0.72***	0.16	2.05	0.73***	0.17	2.08
Couple's education (Homogamous = ref)						
Partner >	0.58**	0.20	1.78	0.65**	0.20	1.92
Partner <	-0.31†	0.17	0.73	-0.18	0.17	0.83
Own income high	0.42*	0.19	1.52	0.32	0.19	1.37
Couple's income (Homogamous = ref)						
Partner >	0.13	0.17	1.14	0.14	0.18	1.16
Partner <	-0.12	0.18	0.89	-0.10	0.19	0.91
Relationship assessments						
Most committed	–	–	–	0.75**	0.23	2.11
Most satisfied	–	–	–	0.81***	0.17	2.25
Control variables						
Birth plans	–	–	–	0.33*	0.16	1.40
Most friends married	–	–	–	0.62**	0.19	1.86
Religious	–	–	–	0.31	0.21	1.36
Age (30 years = ref)						
26 years	-0.21	0.17	0.81	-0.25	0.17	0.78
34 years	-0.23	0.17	0.79	-0.25	0.18	0.78
Age homogamous	0.38*	0.16	1.47	0.28	0.17	1.32
Female	-0.18	0.16	0.84	-0.27	0.17	0.76
Duration union (2 – 4 years = ref)						
0 – 1 year	-0.34	0.21	0.71	-0.35	0.22	0.71
5 – 7 years	-0.06	0.17	0.94	-0.11	0.17	0.90
> 7 years	-0.35	0.22	0.71	-0.35	0.23	0.71
Previous union(s)	0.10	0.16	1.11	0.04	0.16	1.04
Common children	0.35*	0.15	1.41	0.48**	0.16	1.62
Step children	0.18	0.21	1.20	0.27	0.22	1.31
Country (Norway = ref)						
Sweden	0.33*	0.14	1.39	0.23	0.15	1.26
Constant	-2.12***			-3.53***		
$\chi^2(df)$	61.58 (17)			95.38 (22)		
<i>n</i>	1,552			1,526		
% Planning to marry	20.0			20.0		

Note: *exp(b)* = exponentiated b (Odds ratio).

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

Table 3 Logistic regression analyses of intending to marry the current partner within two years. Separate analyses for men and women

Variable	Men			Women		
	<i>b</i>	<i>se b</i>	<i>exp(b)</i>	<i>b</i>	<i>se b</i>	<i>exp(b)</i>
Socioeconomic variables						
University education ^a	1.02**	0.26	2.78	0.52*	0.23	1.81
Couple's education (Homogamous = ref)						
Partner >	0.64*	0.29	1.90	0.92**	0.30	2.60
Partner <	0.10	0.27	1.11	-0.35	0.23	0.68
Own income high ^a	0.45†	0.26	1.56	-0.17	0.33	0.86
Couple's income (Homogamous = ref)						
Partner > ^a	0.65†	0.36	1.91	-0.03	0.21	0.98
Partner <	-0.13	0.24	0.87	0.47	0.35	1.60
Relationship assessments						
Most committed	0.44	0.29	1.55	1.40**	0.45	4.00
Most satisfied	0.76**	0.24	2.13	0.90***	0.24	2.53
Control variables						
Birth plans	0.32	0.25	1.38	0.43†	0.23	1.48
Most friends married	0.53†	0.30	1.69	0.85**	0.27	2.36
Religious	0.64†	0.36	1.90	0.16	0.27	1.15
Age (30 years = ref)						
26 years	-0.44	0.27	0.64	-0.14	0.24	0.92
34 years ^a	0.06	0.27	1.06	-0.68*	0.27	0.53
Age homogamous	0.27	0.27	1.31	0.36	0.24	1.36
Duration union (2 – 4 years = ref)						
0 – 1 year	-0.79*	0.34	0.46	-0.10	0.30	0.93
5 – 7 years	-0.10	0.25	0.91	-0.18	0.25	0.87
> 7 years	-0.66†	0.36	0.52	-0.16	0.32	0.89
Previous union(s)	0.20	0.25	1.23	-0.14	0.22	0.88
Common children	0.46†	0.25	1.58	0.61**	0.23	1.79
Step children	-0.03	0.34	0.97	0.63*	0.31	1.87
Country (Norway = ref)						
Sweden	0.24	0.22	1.28	0.26	0.21	1.28
Constant	-3.44***			-4.45***		
$\chi^2(df)$	78.66 (21)			91.10 (21)		
<i>n</i>	681			845		
% Planning to marry	21.3			19.1		

Note: ^a Gender difference is statistically significant ($p < .10$) in pooled model. $exp(b)$ = exponentiated b (Odds ratio).

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

Appendix Descriptive statistics of variables used in the analyses. By gender (N = 1,597)

Variables	All	Women	Men
University education	42.6	45.5	38.9
Couple's education			
Homogamous	58.1	58.5	57.6
Partner >	15.4	11.0	20.9
Partner <	26.5	30.5	21.5
Own income high	21.7	11.5	34.3
Couple's income			
Homogamous	39.6	40.4	38.6
Partner >	31.9	51.3	7.9
Partner <	28.4	8.3	53.5
Most committed	80.0	83.7	75.3
Most satisfied	62.6	62.0	63.2
Birth plans	61.2	58.9	64.0
Most friends married	13.5	15.1	11.4
Religious	10.3	13.2	6.7
Age			
26	37.0	38.9	34.7
30	34.9	34.8	35.0
34	28.1	26.3	30.3
Age homogamous	73.3	71.8	75.1
Duration union			
0 – 1 years	15.8	15.4	16.3
2 – 4 years	33.2	32.9	33.6
5 – 7 years	29.0	27.3	31.2
> 7 years	22.0	24.4	19.0
Previous union(s)	37.8	42.6	31.9
Common children	49.0	39.7	30.5
Step children	13.7	14.8	12.2
Country			
Norway	49.8	48.5	51.4
Sweden	50.2	51.5	48.6
<i>n</i>	1,597	885	712