

Legal arrangements in marriage and cohabitation in the Netherlands

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Most studies on cohabitation and marriage have ignored legal variations within these relationship types. This study distinguishes between: (1) marriage in joint property, (2) marriage with prenuptial agreements, (3) cohabitation with a contract/registered partnership, and (4) non-legal cohabitation. These legal arrangements have important implications for gender inequality and children's life chances, and are indicative of individualization and institutionalization of relationships. Using Dutch survey-data from 1995 and 2002-4, cohabitation contracts and prenuptial agreements are found to have become more common in this period. Marriage in joint property continues to be most popular. An examination of the correlates shows that practical reasons in the form of homeownership and self-employment are most important. Remarkably, the need to protect women against the risks of specialization and children appears to be of little importance, nor do the interests of children from previous relationships seem to matter much. Furthermore, the determinants are gendered: his characteristics matter more than hers.

Preliminary draft (March 2, 2010): not to be quoted

Paper prepared for the 2010 Annual meeting of the PAA, Dallas, United States, April 15-17.

Introduction

Marriage has for long been the only and most common way relationship type in many Western countries. Although couples themselves may see marriage as a symbol of their commitment toward each other, marriage is also a legal arrangement that lays down partners rights and obligations toward each other and toward third parties (Jansen, 2007; Poortman & Mills, 2008; Brown, 2004; Brines & Joyner, 1999). For example, marriage usually entails some form of inheritance or property rights. With the rise in unmarried cohabitation, a new relationship type emerged that typically entailed fewer legal rights and obligations than marriage. Many Western countries have therefore introduced some form of legal regulation for cohabitation (Bradley, 2001). As a result, different legal forms of cohabitation exist in different countries, but also within countries.

So far, research in family sociology has typically distinguished between marriage and cohabitation (see reviews by Smock, 2000; Seltzer, 2004). This dichotomy is, however, rather crude given the legal variety within both of these relationship types. In this study, I go beyond previous research on cohabitation and marriage by looking at the different legal arrangements within cohabitation and marriage in the Netherlands. The Dutch context is ideal to study legal arrangements, because legally formalized cohabitation was introduced quite early. Already since the 1970s, it was common to draw up legal cohabitation contracts, and the Dutch law introduced registered partnerships in 1998, which is another form of legal cohabitation (Waaldijk, 2000; Boele-Woelki et al. 2007; Poortman & Mills, 2008). The Dutch legal system also distinguishes two major forms of legal marriage: marriage with joint property, which is the default option when no legal action is undertaken, and marriage with prenuptial agreements (Van Mourik & Burgerhart, 2005). In this study, I distinguish between: (1) marriage with joint property, (2) marriage with prenuptial agreements, (3) cohabitation with a cohabitation contract or registered partnership, and (4) cohabitation without any legal agreements (non-legal or informal cohabitation). These legal relationship types cover the most important legal variations, although the content of cohabitation contracts and prenuptial agreements also varies. First, I describe the prevalence of these different legal relationship types and trends therein. Second, I examine how the choice of legal arrangement can be explained by examining their correlates.

So far only few sociological studies (but see Giesen, 1999; Poortman & Mills, 2008; Hoogerbrugge & Dykstra, 2009) have examined couples' legal arrangements whilst going beyond the marriage-cohabitation dichotomy. More detailed knowledge about couples' legal arrangements is, however, important for three reasons. First, legal arrangements may have important implications for partners and their children. Marriage with joint property entails legal rights to alimony, joint property rights, paternity and inheritance rights. This type of marriage therefore typically protects

women and children from severe financial consequences in case of death of the male breadwinner or divorce and protects men and children — at least to some extent — from severe social losses after divorce (e.g., losing contact with children). All other legal forms, in particular non-legal cohabitation, do not provide such legal protection. Legal arrangements may therefore be an important determinant of gender inequality and children's life chances, especially in the Netherlands where many women nowadays work part-time and only 43% is economically independent (Merens & Hermans, 2008). Second, the type of legal arrangement is indicative of the extent of individualization in couple relationships. Some legal arrangements imply greater interdependencies between partners than others, as exemplified by the extent to property is defined as joint. For example, in default marriage all property is joint whereas all other relationship types by definition do not (e.g., non-legal cohabitation) or offer the possibility to deviate from joint property (e.g., prenuptial arrangements). Legal arrangements are therefore telling indications of whether partners act as a legal entity or as two separate individuals. Third, legal arrangements are indicative of the extent to which couple relationships have become rationalized. In particular, the trend in cohabitation contracts/registered partnerships shows the extent of formalization of these relationships and is indicative of the institutionalization of cohabitation (Cherlin, 2004).

To examine trends in legal arrangements, I make use of two surveys that contain unique data about couples' legal arrangements: Households in the Netherlands from 1995 (HIN95) and the first wave of The Netherlands Kinship Panel Study (NKPS) gathered between 2002 and 2004. The correlates of legal arrangements are examined with the most recent dataset (NKPS). Because the data are cross-sectional and therefore do not allow for an interpretation in strict causal terms, I speak of the correlates rather than the determinants of legal arrangements throughout the paper.

Legal relationship types in the Netherlands

The Dutch legal system currently distinguishes the following major legal relationship types: (a) marriage in joint property, (b) marriage with prenuptial agreements, (c) registered partnership, (d) cohabitation with cohabitation contract, and (e) cohabitation without any legal agreements. If no further legal action is undertaken, couples who marry are by default married in joint property (type a) and unmarried couples living together have no legal agreements (type e). The five relationship types define partners' (financial) legal rights and obligations toward each other and toward third parties, both during the relationship and after the relationship has ended because of union dissolution or a partner's death. In Table 1, the most important rights and obligations for the different legal arrangements are summarized.

[Here Table 1]

These rights and obligations are broadly laid down in how each legal arrangement deals with property rights, alimony rights, inheritance rights and paternity rights. These are the most important rights (see Giesen, 1999). Generally speaking, these rights specify the level of interdependency between partners. As can be seen from Table 1, the level of interdependency and thus the level of legal commitment increases going from non-legal cohabitation (row 2) down to marriage in joint property (row 6). The latter implies most interdependencies between partners because all (property, income, children) is joint both before and after the marriage: all property is legally defined as joint, partners' have a right to alimony in the event of divorce, and husbands are by default the legal father of children born in marriage. Marriage with prenuptial agreements entail less legal commitment as couples may define property as separate – in other respects, this type of marriage is the same as default marriage. Deviations from joint property via prenuptial agreements are for example “Koude uitsluiting”, meaning that all property and income is separate, or “Verrekenbeding”, meaning that at least the income and property acquired during marriage is somehow settled at the end of marriage (Van Mourik & Burgerhart, 2005). Prenuptial agreements have to be drawn up before actually getting married. If one wants to lay down such arrangements during marriage or change these agreements including changing them to marriage in joint property, approval of the court is needed. Such changes are therefore not very common (Poortman, 2008).

A registered partnership is marriage-like in that it includes alimony and inheritance rights, but allows for separate property (via partnership agreements) and fathers are by definition not legal parents of children born in the partnership (Schrama, 2008). Cohabitation contracts require even less commitment because inheritance rights can only be partially arranged (a so-called “Verblijvingsgeding”, only referring to the inheritance of jointly acquired property) and alimony rights are unsure because they may or may not be specified. Although little is known about the precise content of cohabitation contracts, examples of standard contracts circulating on the internet show that these do not include alimony rights. In addition, cohabitation contracts do legally not allow for arranging paternity rights so that men are not the legal parent of children born in cohabitation. When couples “just” cohabit without any legal agreements, all is legally separate (see Table 1). Although paternity rights are never arranged for all three forms of unmarried cohabitation (c, d and e), there is, however, the possibility for fathers to become legal parents. They first have to legally acknowledge the children prior to birth and after birth, they have to apply for legal parental authority (Schrama, 2008). Marrying after children are born does not lead to legal fatherhood. Legalizing cohabitation during the relationship is possible at any time, but the majority of couples

does so at the start of the relationship (Giesen, 1999; Poortman, 2008). Overall, the level of interdependency and thus legal commitment varies substantially between the legal relationship types, with marriage in joint property being the most and non-legal cohabitation the least committed legal relationship type.

Correlates of legal arrangements

Given that the legal arrangements differ in the level of interdependency between partners, the choice of legal arrangements depends upon how much interdependency couples need or want. Of course, the main legal relationship types not only differ in the extent of legal commitment but also in the extent of what one may call symbolic commitment (Poortman & Mills, 2008): partners express their commitment and love to each other by choosing a certain relationship type. This is most likely the case for choosing to get married, as suggested by research into the reasons for getting married. The most important reasons for getting married are symbolic, such as “Because of the emotional meaning of marriage” or “By getting married we enter into a solid relationship” (see Jansen, 2007). In contrast, the choice for other legally recognized relationship types, such as a registered partnership or a cohabitation contract, is driven by practical reasons, such as “Arranging finances in case of death” or “With a registration everything is settled” (see Jansen, 2007; Poortman, 2008), and the same holds for drawing up prenuptial agreements (Poortman, 2008). I therefore focus on variations in the level of (financial) interdependency (i.e., legal rather than symbolic commitment) to explain the choice of legal arrangement. Moreover, I assume that choices pertain to either non-legal versus legal cohabitation (i.e., contract/registered partnership) or marriage with joint property versus marriage with prenuptial agreements, because the symbolic meaning of marriage suggests that legal cohabitation is not really an equivalent alternative to marriage. Finally, I assume that the choice of legal arrangements may either be based on rational considerations or on normative considerations.

Rational considerations

Rational considerations refer to a weighing of the costs and benefits of legal arrangements in terms of their implications in the event of divorce/separation or death. I distinguish four types of rational factors: (a) other interdependencies between partners, (b) interests of third parties, (c) insecurity about the relationship, and (d) awareness of problems arising from interdependencies.

Other dependencies. It may be that the need to arrange the rights and obligations of partners toward each other is high, because partners expect problems arising from other interdependencies between partners in case of death or dissolution. This is most likely when partners have a

specialized division of labor, when they have *children* or when they *own a house* (Giesen, 1999). In these instances, couples may opt for greater legal commitment to protect children, the partner who specializes in unpaid work (usually women), or the partner who does not own the house, from negative financial consequences in case of death or union dissolution. Children and the partner who specializes in domestic work are protected by making agreements about alimony, joint property and inheritance in cohabitation contracts, and default marriage automatically entails these rights. High legal commitment is in partners' joint interests, especially when thinking about the consequences in case one of the partners dies. Parents are likely to want the best for their children when the relationship ends (for whatever reason). In addition, specialization is often beneficial to both during the relationship (Becker, 1981) and it therefore is reasonable to take care of finances would the primary breadwinner die. Note however that individual interests may predict otherwise when considering union dissolution. For example, given men's higher incomes, it may be in their individual interest to avoid high legal commitment in order not having to pay alimony after a break-up. It is questionable whether couples think of union dissolution at the time they draw up their legal arrangements, usually at the start of their cohabitation or marriage. For example, when giving reasons for making a cohabitation contract, cohabiters almost twice as often mention arranging finances in case of death as a reason than arranging finances in case of separation (Poortman, 2008). Homeownership may also lead to higher legal commitment, especially among cohabiting couples. When couples own a house it becomes necessary to arrange the inheritance of the house, especially when only one of the partners owns the house, and how to deal with the house and the right to stay in the house, at least for some time, after union dissolution (Giesen, 1999). These issues can be arranged by cohabitation contracts and are by default arranged when marrying in joint property. In addition, when cohabiters are buying a house, the notary will often point out that it is wise to draw up a cohabitation contract in combination with wills when couples are there to sign the deed of purchase and mortgage deed. Again note that the individual interests of the partner owning the house may be in the direction of less legal commitment in case of union dissolution, yet such considerations are not very likely at the time when legal arrangements are being made. Overall, I expect that high levels of specialization, having children together and homeownership lead to higher levels of legal commitment (i.e., cohabitation contract/registered partnership among cohabiters and marriage in joint property among married couples).

Third parties. It may be that the need to arrange rights/obligations toward third parties is high. In particular, children from a previous relationship will likely lead to less legal commitment. Parents may want to avoid that children from previous relationship inherit less because the new partner is the legal heir. Keeping property separate therefore is rational to protect children from

previous relationship and this can be arranged by means of prenuptial agreements when getting married or non-legal cohabitation (Giesen, 1999). To guarantee that one's property goes to one's children after death when married again, a will is often needed in combination with prenuptial agreements. Note that partnership agreements (in case of a registered partnerships) or specific agreements in cohabitation contracts may also be used to arrange the rights of children from previous relationships. Contrary to non-legal cohabitation, legal and therefore costly action is however needed to do so. In addition, self-employment makes it necessary to arrange rights and obligations toward third parties. When people are self-employed, less legal commitment, and in particular no or little joint property, is preferred because they want to avoid that any debts of the business are joint debts (Giesen, 1999). As explained above, non-legal cohabitation and prenuptial agreements easily allow for separate property. I hypothesize that self-employment and having previous children will lead to lower levels of legal commitment (i.e., non-legal cohabitation among cohabiters and prenuptial agreements among married couples).

Insecurity about the relationship. When people are not sure of the relationship, it is rational to avoid high legal commitment (Giesen, 1999). The fewer interdependencies between partners as implied by a low level of legal commitment make it easier to leave the relationship. In addition, when people are unsure of their partner, they probably begrudge this partner their property or income would the relationship end. Keeping property separate and avoiding alimony or inheritance rights therefore seems rational, as is most easily established by non-legal cohabitation or drawing up prenuptial agreements. In case of cohabiting couples, drawing up a legal cohabitation contract costs money (a few hundred euros) and people who are unsure about the relationship are likely not that willing to pay such costs. I thus hypothesize that insecurity about the relationship will lead to lower levels of legal commitment.

Awareness problems. The need to arrange rights and obligations between partners may also depend upon the people's awareness of problems arising from legal interdependencies. It is likely that having experienced a divorce (i.e., own or parental divorce) makes people more aware that high legal commitment also means sharing after the relationship is over. Given that union dissolution is often conflict-laden, individual interests will be more salient after a divorce experience. This may lead to different effects of a previous divorce for men and women. Because women usually are the lower income partner and are likely to have experienced great financial declines after union dissolution (Aasve et al., 2007), they may consider it to be in their advantage to opt for high legal commitment the second time around. For men the opposite may hold because they are usually the ones who are obliged to pay alimony or share their property after divorce. For parental divorce, this kind of reasoning is perhaps less plausible as children will take into account

both their father's and mother's experiences, which are likely to differ. However, it may also be that both men and women want to keep their property and income separate when they previously divorced or experienced a parental divorce, because of a greater awareness of mine versus yours. Given these contradictory arguments, I refrain from a hypothesis.

Normative considerations.

Besides rational considerations, normative considerations may play a role for the choice of legal arrangement. Having progressive norms is assumed to be conducive of less legal commitment. Progressive norms emphasize individual autonomy and freedom (Thornton & Young-DeMarco, 2001) and it is therefore likely that individualized legal arrangements are preferred by people with progressive norms and attitudes. However, for cohabiters it may also be that progressive norms lead to greater rather than less legal commitment. Progressive people are probably more likely to consider cohabitation to be an alternative to marriage (Kiernan, 2002). To arrange their long-term rights and obligations, they may legalize their cohabitation, whereas less progressive people may choose to marry later on. For cohabiters it is therefore important to take into account their intention to marry as well as their progressive attitudes. I hypothesize that having progressive norms lead to less legal commitment (whilst controlling for intention to marry among cohabiters). In addition, I hypothesize that cohabiters with an intention to marry will opt for less legal commitment.

Methods

Data

To examine trends in legal arrangements, I use data from the 1995 survey Households in the Netherlands (HIN95; Kalmijn, Bernasco & Weesie, 1999) and data from the first wave in 2002-4 of the Netherlands Kinship Panel Study (NKPS; Dykstra et al, 2005). For HIN95, a random sample of households was drawn, with an oversample of couples and younger people. Both partners of a couple were questioned face-to-face and each partner also filled in a written questionnaire. The response rate was 32%. Although this response rate is reasonable in light of survey response rates in the Netherlands (Bethlehem & Kersten, 1986), the low rate also follows from the decision to exclude households in which only one of the partners was willing to participate in the survey (Kalmijn & Bernasco, 2001). Weights were constructed to make the sample representative of the Dutch population with respect to age, education and household type. NKPS is a large-scale recent panel survey. The sample was drawn randomly with respect to region and urbanization. Respondents were questioned by means of computer assisted interviews and filled in a self-administered questionnaire (return rate 95%; Dykstra et al., 2005). If the respondent was married or

cohabiting and gave permission, partners were also asked to fill in a self-administered questionnaire (return rate 72%; Dykstra et al., 2005). The sample had an overrepresentation of women, people in the middle age ranges, and those with children living at home (Dykstra et al. 2005), but weights were constructed to make the sample representative on household type, sex, age, region, and urbanization. In both surveys, respondents were asked about their legal arrangements. Only in NKPS, registered partnerships were asked for as this form of legal arrangement exists since 1998. To examine trends, cohabitation contracts and registered partnerships are combined for NKPS. For the analysis of trend in legal arrangements, no selections other than heterosexual couples were made. This results in 1523 cohabiting or married couples for HIN95 and 5056 couples for NKPS.

For the analyses about the correlates of legal arrangements, I use NKPS data only, because these are far more recent than HIN95. I selected married or cohabiting couples (n=5177), excluded homosexual couples (n=121). Furthermore, respondents who did not return the self-administrated questionnaire (n=345) and those whose partner did not return the self-administrated questionnaire (n=921) are excluded, because data from these questionnaires are needed to construct some of the variables. Also couples where the oldest partner was 65 or older were excluded. The reason is that the role of specialization in paid labor is studied and 65 is the official Dutch retirement age. The sample eventually consists of 3,225 couples, of which 587 are cohabiting and 2638 are married.

Measures

Legal arrangements. In HIN95 the male partner reported about legal arrangements. If couples were cohabiting, he was asked whether they had drawn up a cohabitation contract or not. If married, he was asked whether prenuptial agreements were formulated. If not, the default option is marriage with joint property. In NKPS, cohabiting respondents were asked whether they had a cohabitation contract or a registered partnership. The latter group is collapsed with cohabiters having a legal contract. The reason is that a third of cohabiters reporting that they have a contract also indicate that they have a registered partnership – which is legally impossible. It thus seems that people are not well informed about differences between having a contract and registered partnership. In addition, the number of people who only report that they have a registered partnership (and not a contract) is low (n=35) If people were married they were asked whether they had drawn up prenuptial agreements. For the trend analyses, I distinguish for HIN95 between (1) cohabitation no contract, (2) cohabitation, contract, (3) marriage, prenuptial agreements, and (4) marriage, joint property. A similar distinction is made for NKPS, but category 2 also includes cohabiters with a registered partnership. For the analysis of the correlates of legal arrangements, NKPS data are used. The analyses distinguish between having a contract/registered partnership (coded 1) or not (coded

0) among the group of cohabiters. Furthermore, I distinguish between marriage in joint property (coded 1) or having prenuptial agreements (coded 0) among those who are married. Note that I constructed two dichotomous variables rather than one categorical variable with the four types of legal arrangements as categories. The reason is that it is questionable whether people actually see these four arrangements as equivalent alternatives. Rather, the choice for marriage seems to be driven by symbolic reasons if one looks at reasons given for marrying, whereas the choice for a cohabitation contract or registered partnership is driven by practical reasons (Jansen, 2007; Poortman, 2008).

Specialization. Respondents were asked about their own weekly hours spent on paid labor and that of their partner. There were only a few missing values ($n=3$ for woman's hours) and these were substituted by the sex-specific median. I constructed the relative share of the female partner's paid working hours in the total number of paid working hours ($= \text{woman's hours} / (\text{man's} + \text{woman's hours})$). If both partners were unemployed the value of 0.5 was assigned, but I control for whether both partners are unemployed. Because specialization is symmetric, the analyses include the share of woman's paid working hours and its square.

Having children. Respondents reported about whether they had biological or adopted children with their current partner. Because only few ($n=19$) had adopted children only, the two groups were collapsed together (1 = biological/adopted children with current partner, 0 = no biological/adopted children).

Home ownership. Respondents reported on whether they and/or their partner owned the current house. If either partner did, this variable was coded 1 (versus 0 = rented house)

Self-employment. Respondents reported whether they or their partner were self-employed. I constructed two variables indicating whether the male or female partner was self-employed (1=yes)

Children previous relationship. Respondents indicated whether they had biological or adopted children with previous partners. Because only few ($n=2$) had adopted children only, the groups are collapsed together. In addition, respondents were asked whether their current partner had children from another relationship (no distinction between biological and adopted). I constructed sex-specific variables indicating whether the female and male partner had children from previous relationships (1 = yes).

Relationship insecurity. I use relationship quality as a proxy for insecurity about the relationship. Respondents and their partners reported about the conflicts (5 items) they had and their satisfaction with the relationship (4 items). Because answering categories differed the items were standardized and overall scales of relationship quality for the male and female partner were constructed by taking the mean. The reliability of the scales were high (Cronbach alpha= 0.83 for

women and 0.84 for men). Examples of conflict items are “How often in the past 12 months did it happen that you and your partner had fierce discussions”, “How often in the past 12 months did it happen that you and your partner did not want to talk to each other”. Examples of satisfaction items are “We have a good relationship” or “The relationship with my partner is stable”.

Previous divorce. Respondents reported whether they had been married before and whether how this marriage had ended (divorce or death). Only a previous divorce is taken into account here, because the number of widowed people is low (n=25 and n=24 for women and men, respectively). Dummies indicate whether the male and female partner was divorced (1=yes), respectively.

Parental divorce. Respondents were asked if their parents or their partner’s parents were divorced. I constructed two dummies indicating whether the female partner experienced parental divorce and whether the male partner did (1= yes; 0= no).

Progressive norms. Respondents and partners reported how much they agreed with 9 statements referring to the work and family domain (1=totally agree, 5= totally disagree). Examples of items are “A man and a woman are allowed to cohabit”; “Two men or two women are allowed to live together” and “It is not natural if a woman is supervising men in a company”. After recoding the items in the direction of progressiveness, scales for man’s and woman’s progressive norms were constructed by taken the average. Reliability of the scales was high (Cronbach’s alpha = .84 for women and .82 for men).

Intentions to marry. For cohabiters, I also take into account whether they had intentions to marry. Marriage intentions were asked only to the respondent, unfortunately. A dummy has been created indicating whether respondents intent to marry (=1) or have no or unsure plans (=0).

Controls. The analyses control for duration since the couple started living together, be it either married or not (in years) and the educational level of the male and female partner (1 = “less than primary education” to 10 = “post academic level”). I also control for total monthly net household income. Because of the many missing values (n=495), I include an indicator whether income data are missing. For the married couples, premarital cohabitation (1=yes) is also controlled.

In Table 2, descriptive statistics of the independent variables and the controls are shown for married and cohabiting couples separately. This table shows that, in line with previous research, cohabiting couples differ in many respects from married couples: cohabiters employ a less specialized division of labor, are less often unemployed, less often have children or a owned house, more often have children from previous relationships, have lower relationship quality, more often have experienced a divorce themselves or parental divorce, are more progressive, have shorter

relationships, have a higher household income and are higher educated than married couples. Also note that half of the cohabiting respondents have marriage plans.

[Here Table 2]

Analytical strategy

To examine trends, I calculated the percentages of couples having a certain legal arrangement for both HIN95 and NKPS. The data are weighted for these descriptive purposes. To test whether legal arrangements change significantly over time, I pooled the two data sets and performed independent sample T-tests to compare the percentage (=mean) of cohabiters with a contract between 1995 and 2002-4 and similarly for the percentage of married couples who have prenuptial agreements.

To examine the correlates of legal arrangements, I conduct separate analyses for cohabiters and married couples (see explanation above). Because the dependent variables are dichotomous, I use logistic regressions to examine the correlates of having a cohabitation contract (for cohabiters) and of being married with joint property (for married couples).

Note that the cross-sectional data do not allow for an interpretation of the effects in causal terms. First, there is the possibility of reversed causation. This is of course not the case for characteristics that remain stable over the course of the relationship, such as having children from previous relationships, a previous divorce or parental divorce. Reversed causation may however be plausible for characteristics like the division of labor, having children, buying a house, self-employment as well as people's norms and insecurity about the relationship. For example, rather than insecurity about the relationship leading to less legal commitment, it may be that low legal commitment fosters insecurity about the relationship. It is doubtful whether reversed causation actually plays a role. Many people appear to be not very knowledgeable about their legal arrangements (Jansen, 2007; Poortman, 2008). It therefore does not seem likely that legal arrangements would influence people's behavior or attitudes. In addition, in the case of specialization, having children or buying a house, people may likely anticipate these events to happen in the future when drawing up their legal arrangements.

Second, and a more likely problem, is the issue of timing. Legal arrangements are usually made at the start of cohabitation or marriage. Prenuptial agreements have to be made before actually marrying and people hardly change their marital arrangements later in the marriage (Poortman, 2008). Also cohabiting contracts are usually made in the first year of cohabitation and only about 11% draws up a contract after the start of cohabitation (ibid). The unions in the sample are however of a relatively long duration. For example, in NKPS (see Table 2 below) cohabiting

unions have an average duration of six years and marriages have lasted on average 20 years. With the exception of stable characteristics (e.g., parental divorce, previous divorce and children), the changing nature of especially such subjective characteristics like norms and relationship insecurity may attenuate their association with legal arrangements.

Third, note that the data are a sample of surviving relationships. It may be that legal commitment is associated with a lower likelihood of separation and divorce, or in the case of cohabitation, a lower likelihood of getting married. If so, the data are selective and contain an overrepresentation of legally committed relationships. This may lead to an overestimation of cohabiters with a contract/registered partnership among cohabiters, and marriage in joint property among married couples. However, it does allow for an examination of trends; both HIN95 and NKPS have this problem. Moreover, selective outfall may affect the associations between the covariates and legal arrangements, depending upon more subtle interrelations between the likelihood of union dissolution, legal arrangements and certain characteristics. This is the case when specific combinations of legal arrangements and certain characteristics have a particularly high (or low) likelihood of separation or divorce (or marriage, in case of cohabiters).

Results

Let us first look at the prevalence of and trends in legal arrangements. Table 3 shows that marriage in joint property is the most common arrangement in both 1995 and 2002-4, followed by marriage with prenuptial agreements, non-legal cohabitation, and legal cohabitation, respectively. Marriage with prenuptial agreements and cohabitation contracts have become more common over time, however. Whereas 30% of the cohabiters had a contract in 1995, almost half had a contract in the beginning of the twenty first century. This increase is significant. Similarly, the percentage of married couples with prenuptial agreements significantly increased from 13 to 19% in this period.

[Here Table 3]

Table 4 shows the correlates of having a contract/registered partnership among cohabiters. Other dependencies between partners play a role, but not always as expected. Having children is not related to a higher likelihood of legal cohabitation and although the effects of specialization are significant, these are against expectations. Instead of higher levels of specialization being associated with more legal commitment (a U-shaped pattern), specialization goes hand-in-hand with a lower likelihood of legal cohabitation (a reversed U-shaped pattern). The odds of having a contract/registered partnership first go up and go down again when the relative share of the woman's working hours is greater than 0.60 ($=1.9/2.6*2$). It may be that cohabiters who are both employed choose a cohabitation contract to protect their own resources and income in the event of

a breakup (Poortman & Mills, 2008). Alternatively, it may be that because both partners contribute equally to the household, they are more willing to share their income and assets. Homeownership is, as expected, associated with a higher odds of legal cohabitation compared to renting a house (7 times higher odds – see $\exp(b)$).

Protection against possible third parties also matters, but only when it comes to being self-employed. When partners have children from previous relationships, they, surprisingly, do not more often opt for non-legal cohabitation. Self-employment is, as expected, related to less legal commitment. Especially when the male partner is self-employed, the odds of having no legal contract/partnership are much lower (about 80%: $1-\exp(b)$). Self-employment of the female partner only borders at significance and is far less important, with the odds being 50% lower.

Insecurity about the relationship does, as hypothesized, lead to less legal commitment, as shown by the significant estimate for the relationship quality as perceived by the male partner. When he thinks the quality of the relationship is good, the odds of having a contract/registered partnership increase by 50% compared to when he is less sure about the relationship. The woman's evaluation of the quality of the relationship is not significantly related to legal cohabitation.

Contrary to expectations, prior divorce experiences show no relationship with legal cohabitation. Effect sizes are small and not significant. Normative considerations do matter, however. The man's more progressive work-family attitudes are associated with a higher odds of being in a legal cohabitation. This is contrary to what I expected. Having intentions to marry is, as hypothesized, associated with a lower odds of being legally cohabiting (about 40% lower than when there are no or unsure plans). Perhaps the intention to marry does not fully capture whether people are against the institution of marriage, leading to a still significant and positive estimate for progressive norms. That is, progressive norms still indicate that people rather stay in a long-term cohabiting relationship and opt for legal cohabitation to arrange their obligations and rights.

The control variables show that longer durations are associated with higher legal commitment, which is likely to be explained as a cohort effect and not so much a life-course effect as most couples make legal arrangements in the first few years of their relationship. Household income and partners' educational level are not associated with cohabiters' legal commitment.

[Here Table 4]

Turning to the results for married couples (Table 5), we see that dependencies between spouses are related to legal commitment, but again not in the expected direction. Having children together does not lead to a higher likelihood of marriage with joint property. In addition, specialization in paid

labor is not associated with more but less legal commitment. The odds of being married in joint property are the highest for couples who hardly specialize and employ a more or less equal division of labor: the odds first increase and peak when wife's relative share in working hours is about 40% (2.3/2*2.8). One may speculate that spouses are more willing to share their income and assets precisely because both partners contribute equally to the household. When both partners are not employed, the odds of joint property are lower (about 70%) than when either partner works. This may be explained by that unemployed couples more often have debts and want to avoid that these are joint. Homeownership does not show the expected association with legal commitment either: rather than being more likely to be married in joint property, homeowners are significantly less likely to do so, with the odds being about 40% lower. Perhaps this is the influence of the notary: (s)he may also point at the possibility of deviating from default marriage by drawing up prenuptial agreements when couples are there to sign the deed of homeownership and mortgage.

The interests of third parties matter as well, but only in case of self-employment. The rights of children from previous relationships appear to matter little, as their presence is not significantly associated with a lower odds of marriage in joint property. Both wife's and men's self-employment are, as expected, significantly associated with a lower odds of legal commitment (the odds are 40% and 80% lower, respectively). Especially the husband's self-employment leads to less legal commitment.

Insecurity about the relationship is not related to being married with joint property and also the estimates for partners' previous divorce experiences are small and insignificant. Progressive norms also do not seem to matter for the choice between marriage with prenuptial agreements and marriage in joint property.

[Here Table 5]

With respect to the controls, we observe that longer durations are associated with a higher odds of being married with joint property. Because legal marital arrangements hardly change over the course of marriage (Giesen, 1999; Poortman, 2008), this duration effect can be interpreted as a cohort effect with younger cohorts more often opting for prenuptial agreements (also see Table 3). A higher household income is associated with less legal commitment, perhaps there is more at stake then. Partners with higher education are less likely to opt for marriage in joint property, perhaps because they are more knowledgeable about legal arrangements and thus options other than default marriage (Giesen, 1999). It may also be that higher educated people more often choose for an individualized life-style and thus less legal commitment. In line with this idea, those who married after a period of cohabitation are more likely to opt for less legal commitment.

Conclusion

Despite the legalization of cohabitation in many Western countries and the important implications these legal arrangements have for partners and their children, scholars in family sociology have paid little attention to legal arrangements in partner relationships beyond the marriage-cohabitation dichotomy. This study has been one of the first to go beyond this dichotomy and explore legal variations within marriage and cohabitation. I focused on the Netherlands – a country where legalization of cohabitation by means of legal cohabitation contracts was already introduced in the 1970s. In 1998 the Dutch legal system even introduced a marriage-like type of cohabitation, that is registered partnerships. Using unique survey data from 1995 and 2003 (i.e., 2002-2004), I examined the mere prevalence of different legal arrangements, trends therein and their correlates.

First, the results show that marriage was more popular than cohabitation in both 1995 and 2003, especially marriage in joint property. This is the default arrangement when marrying without any additional legal action and was the most common legal arrangement in both 1995 and 2003 (about 70%). The other main type of marriage (marriage with prenuptial agreements) ranked second (11% in 1995 and 16% in 2003), closely followed by non-legal cohabitation. Legalized cohabitation was the least common in both years, with percentages of 5% in 1995 and 8% in 2003.

Second, legalization of cohabitation became far more common in the last decade. Although the overall ranking of the different legal arrangements showed little change, the percentage of legal cohabitation among cohabiters only increased. In 2003 almost half of cohabiters had legalized their cohabitation by means of a contract or registered partnership, whereas only one third did so in 1995. The increase in legal cohabitation provides evidence that cohabitation has become increasingly institutionalized (Cherlin, 2004) and that cohabiters seek greater legal commitment nowadays. Recent research has shown that more and more Dutch cohabiting couples do not eventually marry and thus view cohabitation as a permanent arrangement (Van der Meulen & De Graaf, 2006). This growing group of cohabiters is likely to opt for contracts or a registered partnership to arrange their financial rights and obligations toward each other and third parties.

Third, marriage with prenuptial agreements became more common among married couples. The percentage rose with 6 percent and about 1 in 5 of the married couples in 2003 had prenuptial agreements. Although the rise is modest, one may conclude that marriages have become a little more individualized as the trend points at an increased separateness of property and income. This trend is in line with research on day-to-day financial management, showing an increase in separate purses and a decrease in pooled money systems (Vogler, Brockmann & Wiggins, 2006). I caution, however, that more recent estimates of the prevalence of legal arrangements may differ, because a sample of surviving marriages and cohabitations was used to arrive at the above figures. Couples

were therefore already together for a somewhat longer time. This may not only have led to an overestimation of legally committed relationship types, but the data may also not reveal the most recent trends. Research using legal court documents about the type of marriages that were formed in the 1990s and 2000s, for example shows that marriages formed since 1998 show a *decrease* again in prenuptial agreements (Van Mourik & Burgerhart, 2005). The authors explain this decrease by a growing awareness among legal practitioners about the negative financial consequences of prenuptial agreements for women and children in case the marriage ends.

Fourth, the need to protect women and children against the risks of specialization does not seem to be important when drawing up legal arrangements. Having children together was not associated with greater legal commitment in the form of legal cohabitation or marriage in joint property. Especially non-legal cohabitation may have negative repercussions for children when couples separate or in case of death of one of the partners. Although legal paternity rights may be arranged by other means, cohabitation contracts or registered partnership have the advantage that alimony and inheritance rights can be arranged as well as joint property to safeguard children when the relationship ends. In light of rising numbers of children born in Dutch cohabiting relationships (Van der Meulen & De Graaf, 2006b), this finding is all the more reason for concern. In addition, specialization in paid labor was not associated with greater legal commitment. On the contrary, cohabiters and married couples who did not specialize and worked a more equal number of hours were found to more often opt for legal cohabitation or marriage in joint property. Given that many Dutch women work part-time and are financially dependent from their partner, the lower legal commitment found among such couples suggests that these women are a vulnerable group when the relationship ends. I can only speculate about the reason why couples who employ an equal division of labor are more likely to legally commit. It may be that these couples are more willing to share their income and assets given their equal contribution. Because the content of cohabitation contracts allows for quite some flexibility, it may also be that cohabiters with an equal division of labor draw up a contract precisely to protect their own resources (Poortman & Mills, 2008). Unfortunately, the precise content of cohabitation contracts is unknown.

Fifth, also the interests of children from previous relationships do not seem to matter for the type of legal arrangements suggesting that their interests are not protected very well. Although it would be rational to protect their interests by keeping property separate, cohabiters and married couples with children from previous relationships were not more often in a non-legal cohabitation or married in joint property. Note however that especially the number of marriages in which the wife or the husband had previous children was small, possibly leading to non-significant estimates.

Sixth, practical reasons such as homeownership and self-employment are among the most consistent factors associated with legal commitment. For both cohabiters and married couples, self-employment of the partners went hand-in-hand with less legal commitment, that is, a lower likelihood of legal cohabitation or marriage with joint property. This suggests that an important consideration in choosing a legal arrangement is the need to protect partners against possible creditors. In addition, homeownership is associated with a higher likelihood of legal cohabitation and, unexpectedly, marriage with prenuptial arrangements. Taken together, these results suggest that whenever people have to deal with financial and legal issues anyway – such as when setting up a business or buying a house – they are more likely to deviate from default cohabitation and default marriage and take additional legal action by drawing up contracts or prenuptial agreements. From communication with legal practitioners, a likely reason is that the notary or other legal or financial experts involved in buying a house or setting up a business will point at these legal actions and their possible benefits.

Seventh, among cohabiters an additional reason for legalizing their cohabitation appears to be whether they consider cohabitation as an alternative to marriage. Progressive norms and no plans to marriage were found to be associated with a higher likelihood of having a cohabitation contracts or registered partnership. It is likely that for these couples, marriage is less of an option, which prompts them couples to arrange their rights and obligations in other ways by legalizing their cohabitation.

Finally, another remarkable finding is that the determinants of legal arrangements appear to be gendered: his characteristics matter more than hers. Most notable, example, his self-employment is almost twice as strongly related to legal commitment than her self-employment. Furthermore, it is only his perceived relationship quality that matters for legal cohabitation. Although speculative, these gendered patterns may be explained by the fact that he (not she) is responsible for making legal arrangements, that he has more power than her, or that he has a stronger interest in certain arrangements because he has more to lose in case of union dissolution than her.

This study had some limitations too, urging for additional research in this area. First, the content of cohabitation contracts and prenuptial agreements was unknown in this study. Although interdependencies are likely to be higher in case of a contract, such contracts may vary considerably in the extent of legal commitment. The same holds for prenuptial agreements. Research analyzing the content of cohabitation contracts and prenuptial agreements would therefore be informative. Second and most importantly, this study is based on cross-sectional data. These data do allow for causal interpretations. Reversed causation cannot be completely ruled out and in addition there is the issue of timing possibly attenuating the observed associations : legal

arrangements are usually made at the start of the union, whereas many of the correlates referred to the time of the survey. In addition, the analyses are based on a sample of surviving relationships and selective outfall may have biased the results as well. Future research using data about legal arrangements at the start of the union is necessary to obtain better estimates for the prevalence of legal arrangements and their correlates.

Nonetheless, even though causal conclusions are beyond the scope of this study, the implications of the findings are real in their consequences for partners and children. Whether or not specialization is actually a cause of choosing less legal commitment, the fact that specialization goes hand-in-hand with less commitment will likely have adverse consequences for women and children would the relationship end. This study therefore raises serious doubts about whether couples realize the implications of their legal arrangements. All the more so, because practical factors that call for legal and financial action anyway are the most consistent factors associated with the choice of legal arrangements: particularly when people come into contact with legal practitioners, they take additional legal action in their private lives. Other research also suggests that people are poorly informed about legal arrangements (Jansen, 2007; Poortman, 2008). Combined with the present findings about the absence of protection of women and children, more research into this area is needed to inform legal practice and policy makers.

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Table 1. *Characteristics of the main legal relationship types in the Netherlands*

	Joint property	Alimony rights	Inheritance rights	Paternity rights
Cohabitation, no legal agreements	No	No	No	No
Cohabitation contract	Optional	Unsure	Partly	No
Registered partnership	Optional	Yes	Yes	No
Marriage, prenuptial agreements	Optional	Yes	Yes	Yes
Marriage, joint property	Yes	Yes	Yes	Yes

Source. Giessen, 1999 (p. 58) and extended with registered partnership

Table 2. Descriptive statistics of the independent variables.

<i>Other dependencies</i>	Cohabitors		Married couples	
	Mean	SE	Mean	SE
Relative paid work hours woman	.42	.22	.24	.21
Relative hours woman squared	.22	.21	.10	.15
Both partners no paid work	.03		.09	
Having children	.29		.87	
Homeownership	.65		.84	
<i>Third parties</i>				
Woman self-employed	.05		.06	
Man self-employed	.11		.12	
Woman prior children	.12		.05	
Man prior children	.15		.05	
<i>Insecurity</i>				
Woman relationship quality (-5 to 1)	-.07	.71	.00	.65
Man relationship quality (-6 to 1)	-.06	.70	.03	.63
<i>Awareness problems</i>				
Woman prior divorce	.16		.06	
Man prior divorce	.17		.07	
Woman parental divorce	.19		.08	
Man parental divorce	.17		.08	
<i>Norms</i>				
Woman work-family attitudes (1-5)	4.36	.45	4.07	.60
Man work-family attitudes (1-5)	4.15	.52	3.89	.62
Respondent intents to marry	.49			
<i>Controls</i>				
Duration (0-48)	6.36	6.00	20.41	10.52
Total household income	3019.59	1254.32	2899.47	1324.98
Missing income	.11		.13	
Woman education (1-10)	6.75	1.98	5.73	2.20
Man education (1-10)	6.56	2.14	6.23	2.35
Premarital cohabitation	--		.45	
N	587		2638	

Note. Data from NKPS

Table 3. *Legal arrangements in 1995 and 2002/3: Percentages.*

	HIN, 1995	NKPS, 2002/3	T-value of difference ^a	
Cohabitation, no contract	11%	9		
Cohabitation, contract ^b	5	8		
Contract if cohabiting		30	49	5.6**
Marriage, prenuptial agreements	11	16		
Marriage, joint property	73	67		
Prenuptial agreement if married		13	19	4.9**
N	1523	5056		

Note. Data are weighted

^a Independent samples T-test comparing mean 1995 and mean 2002/3

^b Includes both cohabitation contract and registered partnership for NKPS

Table 4. *Logistic regression of having a cohabitation contract or registered partnership versus informal cohabitation (n=587)*

	B	SE	Exp (b)
<i>Other dependencies</i>			
Relative paid work hours woman	1.978~	1.300	7.226
Relative hours woman squared	-2.594*	1.333	.075
Both partners no paid work	-.875	.701	.417
Having children	.098	.281	1.102
Homeownership	1.949**	.238	7.019
<i>Third parties</i>			
Woman self-employed	-.768~	.500	.464
Man self-employed	-1.451**	.362	.234
Woman prior children	-.428	.504	.652
Man prior children	-.059	.412	.942
<i>Insecurity</i>			
Woman relationship quality	-.044	.191	.957
Man relationship quality	.426*	.214	1.531
<i>Awareness problems</i>			
Woman prior divorce	.075	.436	1.078
Man prior divorce	.058	.384	1.060
Woman parental divorce	-.265	.264	.767
Man parental divorce	-.162	.273	.850
<i>Norms</i>			
Woman work-family attitudes	-.021	.265	.980
Man work-family attitudes	.440*	.230	1.553
Respondent intends to marry	-.547**	.226	.579
<i>Controls</i>			
Duration	.155**	.026	1.168
Total household income/1000	-.088	.101	.916
Missing income	-.478	.358	.620
Woman education	-.032	.072	.969
Man education	.047	.057	1.048
Log likelihood	-294		
LR Chi2	225**		

Note. Data from NKPS

** p < 0.001; * p < 0.05 ~ p < 0.10 (one-sided)

Table 5: Logistic regression of being married with joint property versus prenuptial agreements: logistic regression coefficients (n=2638)

	B	SE	Exp (b)
<i>Other dependencies</i>			
Relative paid work hours woman	2.272**	.567	9.703
Relative hours woman squared	-2.797**	.603	.061
Both partners no paid work	-1.269**	.258	.281
Having children	.089	.162	1.093
Homeownership	-.510**	.177	.600
<i>Third parties</i>			
Woman self-employed	-.491**	.199	.612
Man self-employed	-1.608**	.148	.200
Woman prior children	-.148	.319	.863
Man prior children	-.266	.296	.766
<i>Insecurity</i>			
Woman relationship quality	.099	.106	1.104
Man relationship quality	.053	.107	1.054
<i>Awareness problems</i>			
Woman prior divorce	.375~	.284	1.456
Man prior divorce	-.283	.262	.754
Woman parental divorce	-.212	.188	.809
Man parental divorce	.058	.185	1.060
<i>Norms</i>			
Woman work-family attitudes	-.040	.117	.961
Man work-family attitudes	.015	.109	1.016
<i>Controls</i>			
Duration	.054**	.007	1.055
Total household income/1000	-.115**	.042	.892
Missing income	-.097	.155	.907
Woman education	-.084**	.031	.919
Man education	-.070**	.028	.932
Premarital cohabitation	-.478**	.129	.620
Log likelihood	-1137		
LR Chi2	395**		

Note. Data from NKPS

** p < 0.001; * p < 0.05 ~ p < 0.10 (one-sided)