

# Cohabitation or marriage? Preferred living arrangements in Sweden

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## Introduction

Cohabitation can be defined as a non-marital co-residential union— that is, a couple who maintains an intimate relationship and lives together in the same dwelling but without being married to each other. Such relationships can also be called informal unions, since— unlike marriages— they are normally not regulated by law, nor is their occurrence officially registered.

Cohabitation seems to be increasing in prevalence all over the western world. The trend is regarded as an inherent part of the transformation of western family patterns that has been called the second demographic transition (Lesthaeghe 1995). Less is known about cohabitation than about most other demographic phenomena. Detailed information about it, typically focusing on or limited to women only, mainly comes from surveys.

The Scandinavian countries have the highest levels of cohabitation in Europe. At the other extreme are the southern European countries, together with Ireland. The rest of Europe falls in between. In the mid-1990s, 32% of Swedish women and 27% of Danish women between the ages of 20 and 39 were living with a partner. In southern Europe, less than 10% of the women in this age group were living with their partner; and in Italy, only 2%. Countries in the intermediate category show figures ranging from 8 to 18%, with France, The Netherlands, Austria and Switzerland at the high end and Belgium, Great Britain and Germany at the low end. Where cohabitation is well established, a person's first union is almost always a cohabiting union (in Sweden, less than 5% start their first partnership as a married one).

Trends over time are difficult to assess. It seems likely that cohabitation started to become common in Sweden in the 1960s, followed first by Denmark and somewhat later by Norway. According to Ron Lesthaeghe, there was a second phase, roughly between 1970 and 1985, when premarital cohabitation spread from the Nordic countries to other parts of the developed world. Children born within cohabiting unions also first took over a significant share among all births in the Nordic countries. There, by the 1990s, roughly one half of all births were non-marital. Among first births in Sweden, two thirds are non-marital: 84% of these are born to cohabiting parents. Outside of Scandinavia, except for a few countries (France, Austria and New Zealand), cohabiting unions are typically childless. In both Sweden and Austria, the median age at first birth is lower than the median age at first marriage. Cohabitation everywhere is most common among young people, primarily those in their twenties; but there is also a noticeable trend in many countries for older women to choose cohabitation over marriage following the dissolution of a marital union (post-marital cohabitation).

In contemporary western countries, many choices largely made in the past on the basis of social prescriptions have now become options. This creates a whole new set of risks as well as a higher degree of individual uncertainty. New stages in the life course have emerged, resulting in a 'destandardisation' of family-formation patterns. Cohabitation, and living independently without a partner before moving into a couple relationship both constitute this type of stage. Cohabitation can thus be seen as just one component of many, in a process through which individual behaviour is determined less by tradition and institutional arrangements and is more open to individual choice.

It has been argued that those couples who live together desire something fundamentally different in a couple relationship than do those who are married. Cohabiting adults may demand more personal autonomy, more gender equity, and greater flexibility; they may have chosen cohabitation in order to avoid a more binding commitment. However, these desires are likely to change over the life course. Cohabiting couples in Sweden tend to marry at a stage in their life course connected to a preference for a stable union. This stage is usually reached after less than

five years of having lived together and after having become a parent. Attitudinal surveys confirm that, despite the existence of widespread and widely accepted non-marital cohabitation (even when children are born into these unions), marriage remains a positive option among young adults in Sweden.

Demographers disagree on whether country differences related to the prevalence of cohabitation are likely to disappear over time, or whether they represent persistent fundamental structural and cultural differences between societies. In this regard, diffusion theory can be used to describe the spread of any given practice within a society. In a first phase, unmarried cohabitation constitutes a distinct deviation from the prevailing norms, one practised only by those who oppose the institution of marriage or have insufficient means that prevent marriage. In a second phase, cohabitation constitutes a short-lived (and childless) introduction to marriage. Finally, once social acceptance of cohabitation has become established, cohabiting relationships of long duration will then become common, as well as childbearing within these unions.

### **The case of Sweden**

As we have seen, non-marital co-residential relationships seem to be more widespread in Sweden than in any other country. Childbearing in these cohabiting unions is common, resulting in a situation where about half of all births are out of wedlock. Nevertheless, people do continue to get married. Lifelong cohabitation, especially in the presence of children, probably remains a relatively rare phenomenon. Judging from official statistics, most people do get married eventually, although less so over time: the proportion of people who never marry has been slowly increasing over the years. In 2001, 17% of all 50-year-old women and 25% of all 50-year-old men had never married. This can be compared to their share of unmarried counterparts from 25 years earlier, being 7% and 13%, respectively. However, most of this new group of never-married 50-year-olds either are currently living in a cohabiting relationship or have been so earlier in life. Data from the 1992 *Swedish Family Survey* show that only 2–3% of the 43-year-old women, and about 5% of the men, had never formed a relationship with a partner (Statistics Sweden 1995). Kiernan (2000) finds that younger cohorts of cohabiting Swedish women show slower rates of entry into marriage and a higher likelihood of having their (first) union dissolved after two or five years. This would seem to indicate that marriage is being increasingly postponed to later stages in the life course (at a later age and in later unions; also see Duvander 1998). Many couples marry between the first and the second child. Several studies show that pregnancy and childbirth still tend to trigger a change in marital status (Duvander 1998, Bracher & Santow 1998).

Survey data show that young adults in Sweden overwhelmingly approve of childbearing and childrearing within cohabiting unions. Nevertheless, a majority of those currently living with a partner expect to marry within the next five years. Sending a signal to others that the relationship is a serious and committed one seems to be the most important reason for getting married. Thus, there is no indication that marriage will disappear as a social institution. The motivation to marry may have changed, but the future of marriage does not seem to be in any danger.

### **Attitudes towards childbearing within cohabiting unions**

A recent paper by this author (Bernhardt 2002) examined how young adults in Sweden view cohabitation— in particular, childbearing within cohabiting unions— as well as how they view marriage. It analysed both their marriage expectations (those who said they expect to be married within the next five years after the survey was taken in 1999), and their marriage plans (those who were currently cohabiting who said that they planned to marry within the next two years). The paper attempted to draw some tentative conclusions about the future of marriage in a country where cohabitation among young people is the predominant norm.

The analysis was based on data from a survey of young adults in Sweden, conducted in spring 1999, that collected data by using a mail-in questionnaire. The survey, entitled *Family and Working Life in the 21<sup>st</sup> Century*, included answers from 2,300 respondents of both genders aged 22, 26 and

30. It contained a question that asked respondents to choose one out of four possible alternatives to express their view on the acceptability of living together without being married. The four alternatives were as follows:

- 1) " It is never OK to live together without being married."
- 2) "It is OK to live together but only for a short time before getting married."
- 3) " It is OK to live together as long as the couple has no children."
- 4) " It is OK to live together even when there are children."

Results from these young adults showed overwhelming support for childbearing and childrearing within cohabiting unions: 86% of the men and 89% of the women preferred the latter alternative (#4). Even among those already married, 77% thought it was OK to live together without being married even in the presence of children. Clearly, acceptance of childbearing within cohabiting unions is very widespread in Sweden, probably more so than in any other country in the entire world. However, despite this overwhelming support and a tolerant attitude towards childbearing and childrearing within cohabiting unions, certain groups are less enthusiastic about this lifestyle than are others. Among those who remain still unmarried, men are less tolerant than women and younger people are less tolerant than those who are a bit older (although this may be primarily a selection effect). Having a strong family orientation or being religious was associated with the opinion that childbearing and childrearing should take place *within* marriage and not outside it. These two factors are correlated (religious respondents have a significantly higher mean score on the 'family-oriented' scale than do non-religious respondents). Nevertheless, these same factors have independent effects on the attitude towards childbearing within cohabiting unions. Finally, the respondents' educational level, the fact that they live in a metropolitan area (Stockholm, Gothenburg or Malmö), and their occupational ambitions had no effect.

### **Reasons for and against marriage**

Those responding to the survey were also asked to agree or disagree with a number of statements regarding their reasons for and against marriage (on a scale from 1 to 5). Very few of the young adults felt that a person should marry for the sake of children or for economic reasons. About two thirds of the respondents disagreed with these statements (63% for the statement about children, and 68% for the statement about economic factors). Hence, if children or money do not constitute reasons to get married, which ones do? The two statements that received the most positive responses were the following: "The wedding ceremony shows that a person is really serious about the relationship" (48%) and " It is romantic to get married" (44%). Apparently, the wedding itself is perceived as a signal to friends and family that the relationship is a really serious one. The wedding, on the other hand, is experienced as an event associated with emotional satisfaction.

A non-significant proportion of young adults agreed that " getting married is a tradition" and that "once married, it is more difficult to break away from an unsatisfactory relationship". Finally, a majority tended to disagree with two statements regarding traditional gender roles and pressure to conform ("once married, a person is more inclined towards traditional gender roles" and "married people are under greater pressure to conform"), even if the disagreement was less pronounced than for the statements about children and money.

### **Marriage plans and expectations**

In the age span from 22 to 30 years, the proportion of those already married increases from 1–2% to 25–30%. What are the expectations among the unmarried? Do they expect to get married or not? As we have seen, young adults in Sweden have a positive view of cohabitation, as well as a great deal of tolerance towards childbearing within cohabiting unions. On the other hand, when asked about what they see as reasons for getting married, they seemed to feel that being married

has some advantages over remaining unmarried. However, to the extent that their attitudes towards cohabitation express what they themselves see in their future, one can predict rather moderate expectations from marriage among young unmarried adults in Sweden.

Those responding to the survey were asked a question about various aspects of their future life. The question was, "What do you think your life will be like in five years?" One possibility was whether they saw marriage as something that would happen during that time, with options for "yes", "no" or "maybe". The survey showed that the proportion *not* expecting to be married within five years decreased from 45% at age 22 down to 25% at age 30. Women expected to be married to a greater extent than did men (although the difference is not huge), and cohabiting respondents naturally had higher marriage expectations than those who were single or involved in steady, non-co-residential relationships. The fact was that only one in five of those who were currently living with a partner did *not* expect to get married within the next five years, which seems to indicate that marriage remains an expected next step among cohabiting young adults in Sweden.

What factors seemed to influence marriage expectations among young unmarried Swedish adults? Having reached a higher age naturally increased marriage expectations, as did having a partner, especially if the person interviewed lived with said partner. Being a parent, however, made people less inclined to expect marriage. Perhaps this is because unmarried parents have already demonstrated through their behaviour that they do not see marriage as a necessary precondition for parenthood. Education had a positive effect on marriage expectations— the more educated, the more likely they were to expect to get married within five years. Somewhat unexpectedly, those living in metropolitan areas had higher marriage expectations than those living in the rest of the country, which might be due to the better marriage market in these areas. Another possible interpretation is that young adults in metropolitan areas are at the forefront of new trends; or this effect might reflect the average higher socio-economic status (and future prospects) of young adults in urban areas. Being religious and having a strong family orientation both had the expected positive effect on marriage expectations. Likewise, those with a negative attitude towards childbearing within a cohabiting union were much more likely to expect marriage in the coming years than those with a more tolerant attitude.

Respondents who were cohabiting at the time of the survey (1999) were also asked more directly whether they *planned* to get married, with options for "yes, within the next two years", "yes, but later on" or "no". Regardless of age, roughly one third of those currently cohabiting said that they did not have any plans to marry. Naturally, the proportion that does plan to marry within the next two years rather than later on increased with age. Marriage plans also seemed to be related to the duration of the relationship: for relationships shorter than five years, about 20% planned to marry within the next two years; but this increased to almost 30% for those who had been living together for more than five years. At the same time, those in long-term relationships (more than five years) were also the most likely *not* to have any marriage plans. Hence, a polarisation seems to appear: after five years (or thereabouts), the time comes to 'make up one's mind' about whether to marry or to remain living together. Interestingly enough, there did not seem to be any gender differences.

To plan to get married is a more definite statement of commitment than the vague marriage expectations previously analysed. Earlier studies (Duvander 1998) have shown that plans to marry are also carried out to a great extent. What influences marriage plans among cohabiting young adults in Sweden? When controlling for duration of relationship, marriage plans tended to be positively affected by the respondent's age. Already being a parent had no impact at all, but a pregnancy had a strong effect. Having an average or high level of education also increased the likelihood that the respondent planned to marry. Not surprisingly, both a negative attitude towards childbearing within cohabiting unions and a strong family orientation had significant and positive effects on marriage plans.

## Why do cohabiting couples marry? A literature review

There is a vast amount of literature on what factors influence the transition to marriage (see, for example, Goldscheider & Waite 1986, Lichter et al. 1991, Cherlin 1992, Axinn & Thornton 1992, Oppenheimer et al. 1997, Weiss 1997). Most of this literature, however, deals either specifically with the transition to marriage among unmarried men and women (disregarding cohabitation), or with the choice between cohabitation and marriage when entering into the first co-residential union (Liefbroer 1991, Blom 1994). With an increasing prevalence of cohabiting unions, there is, however, a growing interest among researchers to find out *why* cohabiting couples choose to marry (or not to marry). Some recent examples, using data from the American *National Survey of Families and Households* (NSFH) are Brown (2000) and McGinnis (2003). Brown analyses the significance of relationship assessments and expectations on union transitions among cohabiting couples, and McGinnis models marriage entry among both cohabiting and dating couples, i.e. intimate co-residential as well as non-co-residential couples. Duvander (1998, 1999) and Bracher & Santow (1998) have used information from the 1992 *Swedish Family Survey* to analyse the transition from cohabitation to marriage in the Swedish context.

Cherlin (2000) underlines the need for social scientists to develop theories of family formation that include cohabitation, not just marriage; moreover, they should explain not just why people cohabit but also why cohabiting couples marry. What are the benefits (and possible costs) of transforming an intimate co-residential relationship into a marriage? This is quite a different question from why people prefer to live with a partner in a co-residential union, rather than being single (or living in a living-apart-together (LAT) relationship). When couples live together without being married, they have already completed the searching and matching process that precedes the start of a union and thus have already obtained (or have a chance to obtain) the benefits of a living-together arrangement, such as pooling their income and maximising their returns. In the USA, today, there seems to be little social stigma attached to living with a partner without being married, except among conservative religious groups (Cherlin 2000, Axinn & Thornton 2000). This is even more so the case in Sweden, where unmarried cohabitation had already become common by the early 1970s and where most children are born to cohabiting rather than married parents.

Is cohabitation 'the economical way' to start a family, while marriage has meanwhile taken on the status of a 'luxury consumer item'? Cherlin (2000) sees one main reason why contemporary cohabiting couples in the USA marry in the fact that cohabitation is still seen as inferior to marriage as a long-term arrangement. On the other hand, it is culturally required that the man has the capacity to provide steady earnings in order for marriage to be appropriate, which may cause some cohabiting couples to postpone or forego marriage. According to Cherlin (2000: 136), "marriage still bestows two kinds of benefits that are lacking in cohabiting unions: enforceable trust and social status". This may be less so in the Swedish context, but the fact that cohabiting Swedish couples continue to get married demonstrates that, for some reason or another, marriage is still the preferred form of living together with a partner, even in a society where unmarried cohabitation is completely socially acceptable.

In a design similar to that used by the author, Duvander (1999) has analysed why Swedish cohabitators turn their unions into marriages by combining survey and registry data. Duvander's work is thus a prospective analysis, using data from the 1992 *Swedish Family Survey* to predict who is most likely to marry in the next three years (according to information from the Swedish population registry). She finds that the choice to marry is made more often at a certain stage in life, namely when women are in their late twenties, after a certain period of living together with a partner other than their first, and children are either on the way or already there as a result of the union. A higher educational level, coupled with the incentive to pool resources, both led to a greater propensity towards marriage. In her view, these findings indicate that marriage may offer greater economic gains than does cohabitation. Moreover, the results showed that women from intact families in rural communities and women who were actively involved in religion were also

more likely to marry. With regard to the respondents' attitudes, persons who attach great importance to leisure activities were less likely to marry, while those who preferred a traditional division of labour were more inclined to do so. Conversely, couples where the male partner favoured an egalitarian sharing of household and child-caring tasks were also more likely to get married. Finally, whether or not a marriage occurred was clearly influenced by plans to do so (as expressed at the time of the survey), more so on the part of the woman (the co-residential male partners of survey respondents were given a self-administered questionnaire with questions about their plans as well as their attitudes towards work and family). Results showed that the females were more intent on marrying than their male partners— which indicates that, even in Sweden, marriage and family are still regarded mainly as a female domain.

What differentiates cohabitation from marriage? Bachrach et al. (2000) argue that, in contemporary western societies, cohabitation has to a large extent become a substitute for marriage, at least in the sense that the formation of an intimate co-residential relationship has been delayed to a much lesser extent than has entry into marriage. They define cohabitation as “ an intimate sexual union between two unmarried partners who share the same living quarters for a sustained period of time”. Unlike marriage, a legal arrangement occurring on a definite date, the moving-in process for a cohabiting couple seems to be much more gradual. Rindfuss & Van der Heuvel (1990) discuss whether cohabitation should be regarded as a precursor to marriage (i.e. as a trial marriage) or as an alternative to being single. They find that cohabiting individuals in the USA tend to be similar to those who have never-married and who do not live with a partner, rather than to those who are married. In Sweden, however, where long-term cohabiting unions and childbearing within such unions is much more common, cohabitation may bear a closer resemblance to marriage. It is therefore argued that cohabitation in Sweden should be more properly conceptualised as an alternative to marriage.

It is true that there has been a tendency over time in the Swedish legal system to regulate certain aspects of cohabiting unions. While cohabiting parents have the same rights and obligations *vis-à-vis* their children as do married parents, some legal differences do remain between cohabiting and married partners. The major one is that cohabiting partners do not automatically inherit from each other. However, young people (and most cohabiting couples are relatively young) are not likely to worry about such things as inheritance. Duvander (1998) argues that, in Sweden, “marriage as a union form will not have the monopoly over childbearing and childrearing, but it will be more attractive for the group of people who are economically privileged and see tradition as important”. Even if young adults in Sweden do repudiate money as a reason for getting married (Bernhardt 2002), economic incentives still seem to play a role in influencing the transition to marriage. By some groups in Sweden, cohabitation as a long-term arrangement may still be regarded as clearly inferior to marriage (Cherlin 2000, Bracher & Santow 1998).

What role do norms, values and attitudes play in motivating cohabiting couples in Sweden to marry? Even if normative pressures to marry have decreased, individual attitudes with regard to marriage, family, childbearing, paid and unpaid work, and other aspects of life are likely to bear an influence on determining who marries and who does not. Compared to the considerable research done on attitudes towards marriage, cohabitation and family formation Sessler & Schoen (1999) argue that surprisingly little work has been devoted to examining the effect of attitudes on marriage behaviour. In their paper, they found that persons who express positive attitudes towards marriage were significantly more likely to marry, and that a favourable assessment of marriage tended to accentuate its economic benefits, thus increasing its likelihood.

Cohabiting couples have the choice to separate, marry or continue living together outside marriage. Brown (2000) has studied these three possible outcomes, using data from both waves of the *NSFH* in the USA. She models the influence of how cohabiting couples assess their relationship and their expectations of it, on the eventual outcome of their union. Positive relationship assessments were found to impede separations but did not increase the likelihood of marriage. Interestingly enough, women's dissatisfaction with their relationship tended to prompt

separation, while similar feelings among men were found to decrease the chance of marriage. Plans to marry were clearly positively associated with actually getting married. She concludes that cohabitators' own relationship assessments and expectations are significant predictors of the outcome of their own union.

McGinnis (2003) widens the definition of the potential 'pool' of couples available for entry into marriage by including not only cohabiting couples but also non-co-residential 'steady' relationships. In her modelling of *NSFH* data, she investigates how cohabitation influences the perceived costs and benefits of marriage, which in turn influence a person's intentions and expectations to marry, which will, in turn, influence actual entry into marriage. Her findings indicate that cohabitation significantly changes the context in which decisions about marriage are made in romantic relationships. She argues that an important goal in research on relationship outcomes, e.g. entry into marriage, should be to identify the factors that produce expectations or intentions concerning the future of the relationship.

### **Impact of attitudes on the transition from cohabitation to marriage**

Bernhardt & Moors (2003) investigated which couples transform their cohabiting relationships into marriage within the contemporary Swedish context of high social acceptance of unmarried cohabitation as described above. They used a unique dataset, combining survey data on attitudes (*Family and Working Life in the 21<sup>st</sup> Century*, 1999) and registry data on marriages in the two and a half years following the survey. Their analysis clearly shows that attitudes do indeed matter when it comes to subsequent behaviour. Most of the 12 attitudinal scales constructed were found to have important effects on the transition from cohabitation to marriage. Moreover, the effects remained fairly unchanged when different sets of control variables were included in the model (socio-economic characteristics, socio-demographic or life-course variables, parental background and early socialisation). The three most important attitudinal scales, with positive impact on entry into marriage, were

- 1) feeling that economic success and autonomy at work are important,
- 2) being generally satisfied with one's own living conditions, and
- 3) regarding marriage as romantic and indicative of a serious relationship.

On the other hand, those who expected negative consequences to result from marriage were less inclined to marry, i.e. people who felt under pressure to conform to traditional gender roles. This scale had a particularly strong normative connotation. Furthermore, attitudes that did not explicitly include reference to the particular behaviour— as socialisation theory implies— remained fairly important predictors of marriage, i.e. 'the importance of economic success and autonomy at work' and 'regarding a secure socio-economic environment as a prerequisite for parenthood'. A family-oriented attitude had a positive impact on marriage, but the effect was reduced when life-course variables were included in the model, suggesting that such attitudes are shaped by the process of family formation.

The only significant interaction between gender and attitudes was the attitudinal scale stressing the male provider role. Unfortunately, analysing men and women separately gave somewhat unstable estimates; but there were some indications of gender dimensions in the transition from cohabitation to marriage. The effect of the family-oriented attitude scale was more pronounced (and significant) for female respondents and weaker (and not significant) for males. On the other hand, the scale capturing the importance of economic success and autonomy at work had a stronger (and more significant) effect on men than on women.

In light of all the above, what then will motivate cohabiting couples in a country like Sweden to make the transition to marriage? It seems that, to some groups of people, cohabitation is a clear alternative to marriage, in the sense that Rindfuss & Van der Heuvel (1990) have argued. Those who perceive negative consequences from an entry into marriage, i.e. greater pressure to conform

to traditional gender roles, are more likely than others to continue to live together without getting married. To the extent that these attitudes are 'stable', these couples may belong to a minority who never chooses to marry. On the other hand, the negative effect of regarding a secure socio-economic environment as a prerequisite for having children is probably of a more short-term nature, indicating that the cohabiting relationship is at an early stage where most of these prerequisites have not yet been met. Having arrived at a later stage in life (and in the couple relationship) when marriage is viewed as the 'right thing to do' seems to be of crucial importance for the transition to marriage. Evidence for such an interpretation is found in the strongly positive effects of the 'general satisfaction' scale (note, however, that this does not include satisfaction with the current relationship) and 'regarding marriage as romantic and indicating a serious relationship'. Thus, there are indications that, even in Sweden, marriage is viewed by many as a positive option and as *the* preferred form for a long-term partnership under the same roof.

### **Are cohabitation and marriage indistinguishable in Sweden?**

Heuveline & Timberlake (2003) have proposed a typology, according to which the role of cohabitation evolves from a marginal position associated with a clearly negative public attitude to one where cohabitation is indistinguishable from marriage. Sweden is often quoted as the prime example of the latter category. The next-to-last category is called an "alternative to marriage". Here, long-term arrangements are common, and a low proportion of cohabiting couples choose to marry; while in the indistinguishable category, there is no social distinction between cohabitation and marriage, though cohabiting couples with children are fairly likely to get married.

In a recent overview of partnership patterns and trends in Europe, Billari (2004) states that "in a country like Sweden, cohabitation appears no longer to be distinguishable from marriage". In my view, however, this should not be interpreted to mean that people will soon stop getting married in Sweden. Clearly, marriage in Sweden has long since ceased to be a prerequisite for childbearing, with social acceptance for childbearing outside marriage being close to 100%. The social norm is to start a family by cohabiting, then have children, and then (maybe) get married.

Survey data show that an overwhelming majority of young cohabiting couples in Sweden expect to get married. I have interpreted this as a need or wish to send a signal to others (their own families of origin, friends, and maybe their own children)— and to each other— that they are seriously committed to each other. Fertility studies have shown that the first 'shared' birth does indicate a certain level of commitment, though for many young couples in Sweden today getting married may be just one more important step to take. Hence, from the point of view of the couple, it is not quite correct to say that cohabitation and marriage are indistinguishable. In Sweden, the question is not cohabitation *or* marriage, but cohabitation *and* marriage, seen from a life course perspective. Or, to put it differently: Cohabitation? Yes, of course! Marriage? Yes, probably.

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