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Living in precarious partnerships: Understanding how young men's and women's economic precariousness contribute to outcomes of first cohabitation

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In the UK, cohabitation has become the normative type of first co-residential partnership. While some couples go on to marry, others increasingly continue to cohabit or break up. One possible explanation is the rise in young people's economic precariousness. However, few studies have analysed this hypothesis empirically for the UK. By analysing data on cohabiting couple dyads from 1991 to 2019, we explore how economic precariousness (measured by four traits: employment, labour income, savings, and financial perceptions) relates to marriage and to cohabitation dissolution. The types of precarious traits seen in couples, alongside their distribution between partners, are crucial for understanding socio-economic differences in cohabitation outcomes. Marriage is less likely among couples where the man is jobless or has no savings, suggesting that marriage is a financially committed relationship, more reliant on men's resources. Couples where women hold worse financial perceptions than men are most likely to separate, highlighting the importance of subjective measures.

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Introduction

In recent decades, young people in Western countries have experienced increasing economic precariousness across various dimensions, including employment, financial situation, and housing (Kalleberg 2009, 2018; Sironi 2018; Arundel and Lennartz 2020). This increasing uncertainty is argued to have contributed to changes in young adults' partnership dynamics (including maintaining a first cohabiting partnership or transitioning to marriage), albeit with differences across countries (Perelli-Harris and Lyons-Amos 2015) and within different population subgroups (Sigle and Goisis 2019). The increasing attention in the international literature on the role of economic uncertainty in the overall process of family formation (e.g. Kreyenfeld 2015; Schneider 2015; Alderotti et al. 2021; Bolano and Vignoli 2021; Guetto et al. 2021; Tocchioni et al. 2021; Van Wijk et al. 2022) highlights the need for a more detailed look at how researchers might operationalize the dimensions of economic uncertainty from a couple perspective and for more precise testing of their association with partnership dynamics.

During the 1980s and 1990s, studies of precariousness focused on strictly work-related aspects (Barbier 2022). Subsequent theorizations also considered additional aspects, such as income, subjective

perceptions, and time dimensions including the duration and stability of unemployment (Paugam 1995; Standing 2011; Busetta et al. 2019; Bastianelli and Vignoli 2022; Van Wijk et al. 2022). These advances in measurement were intertwined with the development of the concept of precarity, which refers not only to employment but to a broader range of aspects of insecurity (e.g. housing, welfare provisions, material needs, lack of savings [Allison 2014; Campbell and Price 2016], and even war or violence [Butler 2009]). This paper investigates economic precariousness, which combines employment aspects with broader economic ones (Palumbo et al. 2023).

The UK is an interesting case study as it often sits in between Europe and the United States (US) in terms of economic and demographic context. Its liberal labour market and welfare state associate it more with the US than Europe (Sigle-Rushton 2010). Similar to the US, youth unemployment has remained low in the past five decades, compared with the EU27 average (OECD 2023b), except for rising during economic recessions (Bell and Blanchflower 2010, 2020). Further, in line with a global trend towards increasing insecure working conditions (Kalleberg 2018), the UK has experienced a sharp rise in underemployment, low wages, and zero/short-hour contracts (Bell and Blanchflower 2018; Kalleberg 2018; Koumenta and Williams 2019; Felstead et al. 2020; ONS 2022a, 2022b). Nevertheless, temporary contracts—the most precarious trait in several European contexts (Dolado et al. 2002; Scherer and Brini 2023)—are less common in the UK than in most OECD countries (except the US) and are concentrated in specific fields (Choonara 2019; OECD 2023a).

As in other European countries, rising house prices have made it difficult for UK young adults to afford independent housing, especially homeownership, and to make a smooth transition to adulthood (Dolphin 2012; Hoolachan et al. 2017; Ronald and Lennartz 2018). High living costs also mean that contemporary young adults find it difficult to save money (Bayrakdar and Coulter 2018) and feel insecure about financial prospects (Dolphin 2012; Van Wijk and Billari 2024). Thus, subjective aspects of precariousness are as important as objective ones in affecting young people's ability to plan for their future. Given this context, in this paper we examine how four measures of economic precariousness—employment status, labour income, savings, and financial perceptions—relate to the outcomes of cohabiting partnerships.

Trends in partnership dynamics in the UK are similar to those in other Western countries. From a demographic viewpoint, the UK saw a rise in age at first marriage of approximately six years between the 1980s and 2020. The prevalence of premarital cohabitation increased from about 60 per cent of all marriages in 1991 to 90 per cent in 2020 (ONS 2023). Some literature describes UK cohabitations as more European-like, as they exhibit less socio-economic differentiation, compared with marriage, than in the US (Seltzer 2004; Perelli-Harris and Lyons-Amos 2016). Nevertheless, long-term cohabitations are significantly less common than long-term marriages (Perelli-Harris and Lyons-Amos 2015), and first cohabitations remain short-lived (Pelikh et al. 2022), like those in the US (Gibson-Davis et al. 2005; Copen et al. 2013).

Qualitative studies have suggested that cohabitation in the UK is characterized by a level of personal and moral commitment similar to that of marriage but is less bound by structural commitments, such as financial and legal obligations (Berrington et al. 2015). The evidence suggests that marriage has become progressively more selective in terms of socio-economic status (SES) (Carter 2012, 2017). However, the overall socio-economic gradient characterizing marriage masks considerable heterogeneity within populations (Sassler and Lichter 2020). Some individuals with higher levels of education reject more traditional and patriarchal family values and thus favour cohabitation over marriage as a long-term arrangement (Perelli-Harris and Bernardi 2015). Religious and cultural beliefs regarding family formation mean that marriage remains more common among those from South Asian communities (Berrington 2020); therefore, the SES gradient in marriage is not found among this group (Sigle and Goisis 2019).

This paper contributes to the literature in three ways. First, we provide new empirical evidence for the UK, which lacks quantitative work on how *couples'* economic resources have shaped cohabitation outcomes over an extended time frame, including the most recent period. Previous work has tended to focus on earlier periods or earlier cohorts (Ermisch 1997; Ermisch and Francesconi 2000; Berrington 2001; Francesconi and Golsch 2005), although Pelikh et al. (2022) have provided more recent estimates of cohabitation outcomes according to parental SES and own education.

Second, we take a couple approach, exploiting rich prospective data from household panel surveys. The prospective data allow us to consider couples' characteristics from the start of cohabitation and to

use time-varying indicators of SES (e.g. Jalovaara 2013; Ishizuka 2018) rather than the retrospective time-invariant measures reported at the beginning of the survey. Moreover, analysing couples rather than individuals allows for a more complete analysis of the relationship between economic resources and cohabitation outcomes, since men's and women's working patterns have become more interrelated, and the distribution of their economic resources is likely to result from a joint decision (Pailhé et al. 2013). To date, most UK studies have treated women and men separately, without considering the interaction between partners' resources (Ermisch 1997; Boheim and Ermisch 2001; Francesconi and Golsch 2005; Blekesaune 2009; Pelikh et al. 2022).

A third contribution is the evaluation of different objective and subjective indicators of precariousness. We identify the indicator(s) most strongly associated with cohabitation outcomes and test whether uncertainty across multiple domains accumulates within individuals, thereby contributing to debates about the importance of subjective feelings of uncertainty in family dynamics (Vignoli et al. 2020). We start by describing the theoretical background underpinning our three hypotheses, which relate to the outcomes of first cohabiting partnerships over time, the relationship between these couples' economic precariousness and their transition to marriage or dissolution, and the potential differences in the roles of men's and women's resources within couples.

Theory and hypotheses

Historical trends in the outcomes of first cohabitations in the UK

Since the 1960s, cohabitation has increasingly replaced marriage as the predominant type of first partnership in Europe. This has resulted in a steady rise in age at first marriage and the percentage of individuals who remain unmarried, albeit with country-specific timings (Sobotka and Berghammer 2021). There have been exceptions to this trend: for example, Sweden witnessed an increase in marriage rates in the 2000s, but this trend subsequently reversed (Ohlsson-Wijk 2011; Cantalini et al. 2024).

Among young adults, marriage and cohabitation were initially closely intertwined, with their first cohabitation almost exclusively considered a stage in the marriage process (Kiernan 2002). The length of marriage postponement depended on the aim of cohabitation. Partners could co-reside briefly in anticipation of their wedding (prelude to marriage), to test the relationship for longer before proceeding towards marriage (with the possibility of discarding the partnership if unsuccessful: trial marriage), or as an easier way to cope with a (usually temporary) shortage of economic resources (Hiekel et al. 2014). Increasingly, those cohabiting for the first time did not necessarily contemplate marriage as an outcome. Cohabitation often acted as an alternative to marriage, where the partners either rejected the institution of marriage or did not feel the need to marry (Hiekel et al. 2014). Thus, cohabitation increasingly became a long-term and committed relationship representing an appropriate setting for childbearing (Perelli-Harris and Kuang 2024).

In the UK, premarital cohabitation as a first union increased significantly among those born in the 1960s and 1970s (Ermisch and Francesconi 2000; Beaujouan and Ní Bhrolcháin 2011). Further, the 1980s and 1990s birth cohorts experienced a strengthening of this trend (Pelikh et al. 2022). Compared with couples who began to cohabit in the 1980s, fewer who started to cohabit in the 2000s transitioned to marriage and more separated within the first five to ten years (Beaujouan and Ní Bhrolcháin 2011). Qualitative studies, however, have suggested that marriage continues to be seen as an ideal partnership form and the ultimate form of commitment (Berrington et al. 2015; Duncan 2015; Carter 2017). Thus, our first hypothesis is:

> H1: Over the 1991–2019 period, in the UK, the proportion of young individuals transitioning to marriage during their first cohabitation has decreased, whereas the proportion dissolving their cohabitation has increased.

Economic precariousness and outcomes of first cohabitation

Since the 1960s, economists have argued that entry into marriage depends on the availability and distribution of partners' economic resources, which determine the gains from marriage (Becker 1993). An optimal distribution, resulting in maximum gains from marriage and minimum from dissolution, involves couples having similar non-substitutable traits (e.g. biological or psychological) and opposite substitutable traits (e.g. economic attributes, such as earnings). Contrary to this argument, others have pointed out that the cumulative effect of partners' economic resources (in a nutshell, 'the more

resources, the better') is important for getting married and that specialization is a risky strategy for ensuring family well-being over time (Oppenheimer 1988, 1997); therefore, cohabitation will rise because it allows economically precarious partners (e.g. young adults not yet established in the labour market) to enter a co-residential relationship with less commitment and to postpone marriage until sufficient economic resources are accumulated (Oppenheimer 2003). Empirical evidence from the US is consistent with this second argument, with marriage more widespread among the highly educated and cohabitation more common among the least educated (Manning 2013) and those with greater economic difficulties (Sassler 2004; Sassler and Miller 2011). Based on such evidence, US scholars have argued that marriage has become a 'capstone' (Cherlin 2009) that can be achieved only when a couple has successfully overcome 'economic bar(-rier)s to marriage' (Gibson-Davis et al. 2005), for example in terms of earnings (Gibson-Davis and Murry 2009), assets, welfare, material needs (Gibson-Davis et al. 2018), or job quality (Schneider et al. 2019).

European evidence is more mixed, with some studies finding little or no socio-economic differences between married and cohabiting couples (Liefbroer 1991; Manting 1996) and others suggesting that cohabitation has rapidly increased among the most disadvantaged (Ní Bhrolcháin and Beaujouan 2013; Vignoli et al. 2016). The Pattern of Disadvantage hypothesis suggests that lower-educated partners will delay marriage until they are financially better off and are stable enough to sustain a long-term and financially committed relationship such as marriage (Perelli-Harris et al. 2010, 2012). Previous British research has found evidence supporting this hypothesis, with a positive relationship between both partners' economic resources and the transition to marriage (Ermisch and Francesconi 2000; Francesconi and Golsch 2005).

Various theories suggest that couples where one or both partners are economically precarious will face a higher dissolution risk. First, economically precarious partners may be seen as less attractive and reliable mates when establishing a long-term relationship (Blekesaune 2009). Second, uncertainty may nullify the initial economic convenience of cohabitation (including gains from specialization) (Becker et al. 1977). Third, according to the Family Economic Stress Model (FESM), a lack of resources will be associated with higher financial stress, possibly leading to lower relationship quality or mental health issues and, thus, greater instability (Conger et al. 1990, 2010). Research from both the US and Europe is consistent with this hypothesis, with findings suggesting that both partners' earnings contribute to a higher risk of dissolution (Kalmijn et al. 2007; Ishizuka 2018). Previous studies on the UK have suggested that couples who lack economic resources (Ermisch and Francesconi 2000) or experience financial surprises (Boheim and Ermisch 2001) or unemployment (Blekesaune 2009) are more likely to break up. Blom and Perelli-Harris (2021) found evidence to suggest that these associations operate via a decline in relationship satisfaction. In sum, we put forward the following hypothesis:

> H2: Cohabiting couples in which neither partner is economically precarious will experience a higher marriage rate and a lower union dissolution rate than those with at least one economically precarious partner. Couples where both partners are economically precarious will display the lowest marriage rate and the highest separation rate.

Relative importance of men's and women's economic precariousness for outcomes of first cohabitation

Microeconomic theory, developed when the male-breadwinner household arrangement was still prevalent, suggested that cohabiting couples that were positively sorted on non-market traits would experience a lower probability of separation and a higher probability of marriage if men specialized in labour market activities and women in domestic ones, due to their respective comparative advantages in these fields (Becker 1993). Women's economic independence was assumed to raise separation risk because women's gains from marriage would be lower (Becker 1993) and women would compete with male partners for the breadwinner role (Parsons and Bales 1955). Subsequent scholars did not share this view, reflecting the increase in dual-earner couples. Oppenheimer (1977) suggested that higher women's incomes would stabilize relationships because their economic resources could offset their partner's economic uncertainties. This risk-sharing mechanism would raise men's preferences towards women with high educational and economic potential (Blossfeld 2009) and would be especially relevant for young cohabiters whose resources are uncertain (Oppenheimer 2003; Kalmijn 2011). At the same time, however, gender pay differences and ideologies ascribing the role of primary provider to men make female-breadwinner couples less

optimal (Gonalons-Pons and Gangl 2021; Kowalewska and Vitali 2021, 2024).

Generally, evidence on cohabiters in the US and Europe suggests that male partners' economic resources are more important than female partners' resources in determining entry into *marriage* (Smock and Manning 1997; Duvander 1999; Kravdal 1999; Manning and Smock 2002; Sassler and Goldscheider 2004; Smock et al. 2005; Mäenpää 2009). Others have found limited differences by sex (Bracher and Santow 1998; Mäenpää and Jalovaara 2013; Ishizuka 2018; Van Wijk et al. 2021) or even that high-earning men are more likely to continue to cohabit rather than marrying or separating (Sassler and McNally 2003). Earlier British research found a negative relationship between cohabiting men's low earnings or temporary employment and marriage but little effect of women's (Ermisch and Francesconi 2000; Francesconi and Golsch 2005). Nevertheless, these studies do not reflect the rapid increase in dual-earner and female-breadwinner families during the past two decades.

Existing findings from Europe and the US regarding separation risk are ambiguous. Some research has found that economic precariousness among men (Smock and Manning 1997; Jalovaara 2013) or among both cohabiting partners (Ishizuka 2018) heightens dissolution risk. Studies on British data have shown that the risks of divorce or cohabitation dissolution increase in response to men's and women's unemployment (Blekesaune 2009) and men's low earnings (Ermisch and Francesconi 2000). Nevertheless, Blekesaune (2009) suggested that in Britain, male partners' unemployment, unlike women's, is associated with couple dissolution through an increase in women's dissatisfaction with their current financial circumstances, probably by lowering relationship quality (also see Blom and Perelli-Harris 2021) or well-being (Kowalewska and Vitali 2024). An increase in women's economic resources has also been found to destabilize partnerships (Brines and Joyner 1999; Kalmijn et al. 2007), due to social anxiety following disruption to gender norms (Gonalons-Pons and Gangl 2021).

Men's unemployment does not, however, generate economic stress across all couple types. In a qualitative study, Rao (2017) found that highly educated women perform important emotional work to support their partners. Thus, within highly educated couples where the man does not work, personal commitment would still be important to preserve the relationship (Rao 2017). However, European cross-national evidence, including for the UK, has shown that female-breadwinner couples tend to be more disadvantaged than their counterparts, thus indicating that the couples in Rao's study were quite selected, especially when the resource lacking was employment (Kowalewska and Vitali 2021). Thus, although women's economic contribution to the household has become normative in the UK (McDowell 2013), our third hypothesis foresees a stronger association between men's economic contribution and marriage/dissolution risks: that is, because men still tend to assume breadwinner or main-earner roles (Mcmunn et al. 2020). Given this previous work, we propose the following:

> H3: Men's economic precariousness will have a stronger relationship with the marriage or dissolution rate than women's. Couples in which the woman is economically precarious and the man is not will experience a higher marriage rate and lower dissolution rate than couples in which the man is economically precarious and the woman is not.

Data and methods

Data and sample

We used data from the British Household Panel Survey (BHPS) and its successor, the UK Household Longitudinal Survey (UKHLS), for the period 1991–2019 (ISER 2020, 2021). Both panel surveys interviewed individuals from originally selected households (i.e. original sample members, OSMs) annually, even when they left to form a new household. Individuals joining these newly formed households, including new partners, were also questioned. The BHPS started with a representative sample of about 5,500 randomly selected British households in 1991 and was boosted over the years to include Welsh, Scottish, and Northern Irish subsamples and European Community Household Panel participants. The UKHLS, which started in 2009 following the conclusion of the BHPS, has interviewed members of around 40,000 households, including former BHPS participants and two ethnicity and immigrant boosts. Our analyses included both the initial respondents of the surveys and those from all the UKHLS and BHPS boosts, provided they met the criteria for inclusion in our sample.

Our sample consisted of different-sex cohabiting couple dyads where one partner was an OSM living without a partner aged 16–35 and without experience of a previous co-residential partnership. Their partners were allowed to be outside these age boundaries

and to have been previously partnered, as restricting the sample to the never partnered only (56.6 per cent) would have almost halved the number of couples. Sample inclusion also required that neither partner described themself as a full-time student, although they could have been a student the year before cohabiting (7 per cent of the unions started when the OSM was a student). Although full-time students may cohabit while enrolled, it is difficult to classify them in terms of economic precariousness, since employment is not their main activity. Thus, some may be voluntarily precarious while still being funded by their families, whereas others may be burdened by loans and struggling financially (Purcell and Elias 2010; Bachan 2014).

We examined whether cohabiting couples transitioned to marriage or dissolution in the following year, for the first five years of their relationship. Since the OSM represented the couple's anchor, we focused on cohabitations that started during the panel to identify the exact duration of the co-residential partnership and obtain annual time-varying information on the characteristics of interest. Thus, we did not include left-censored couples, where the OSM and partner were already living as a couple when they joined the study. The OSM needed to be in the sample for at least three waves for us to observe potential transitions from never-married single to cohabiting and from cohabiting to married or separated. Dissolutions and marriages were identified through a change in the OSM's de facto marital status from one wave to the next.

We followed 1,844 couples for 4,483 couple-years (only couples with valid sample weights were counted). Of these, 408 dissolved their union (22 per cent), and 565 married (31 per cent). Of the 871 couples (47 per cent) who were never observed marrying or separating within our sample restrictions, 21.6 per cent (188) presented five full observations. The remaining couples presented fewer valid observations, either due to attrition or because some of their observations did not respect the criteria imposed on the sample.

The median length of observation was one year for cohabitations that dissolved and two years for couples who married. Based on this, we chose a five-year follow-up period to ensure that we could observe relationship dynamics over time without encountering problems related to small cell sizes at longer follow-up durations. We considered OSMs who provided a full interview, and we created a missing category in couple-level covariates for couples whose OSM did not respond to the specific item (almost 2 per cent). The missing category also included couples where the joining partner was non-contactable (2.6 per cent), refused to answer (9.4 per cent), or gave a proxy interview (5.4 per cent), unless the information existed due to the collection mode of the specific item.

Measures of couples' precariousness

We examined objective and subjective aspects of economic precariousness, considering four time-varying indicators at the couple dyad level. Objective indicators were employment status, gross monthly labour income tercile, and savings. The objective characteristics were all representative of a scarcity of resources that is realistic in the UK context. The only subjective indicator was respondents' perceptions about their current financial situation, an aspect that commentators consider to have changed over time (Dolphin 2012). Homogamous arrangements with neither partner economically precarious were considered the least precarious, whereas couples with both partners precarious were the most precarious.

Couples' employment status consisted of 'Dual employed' (both partners employed or self-employed); 'Non-employed' (both out of the labour market); 'Male employed' (where the man was employed, while the woman was not); and 'Female employed' (where the woman was employed, but the man was not). The employment variable divided individuals into those employed or not employed without detailing the non-employment type. Although this measure loses some level of detail, we chose to use it as this information is provided by other household members for proxy respondents and those without a valid interview (e.g. because of refusal or non-contact).

Labour income included income from both employment and self-employment, which the Institute for Social and Economic Research (ISER) imputed for proxy and item non-responses (Fisher et al. 2019). The thresholds of the terciles were calculated in each wave on the OSM's and their partner's individual labour incomes. We operationalized homogamous couples' labour income by dividing them into 'Dual high earners' (i.e. couples with both partners earning above the first labour income tercile) and 'Low earners' (in which both belonged to the first tercile or below; i.e. non-employed, with zero labour income). We divided heterogamous couples into 'Male high earners' (where the man earned above the first tercile and the woman earned in the first tercile or below) and 'Female high earners' (the opposite arrangement).

Regarding savings, the question asked whether the respondent was saving additional income apart from that used to cover regular bills. Thus, couples were divided into 'Dual savers' (where both partners saved); 'Male savers' (where the man saved, but the woman did not); 'Female savers' (where the woman saved, but the man did not); and 'Non-savers' (where neither partner saved). Since UKHLS collected data on savings biennially in Waves 2–10, missing information was filled in from the previous wave. Data from proxy respondents were treated as missing.

Regarding financial perceptions, the original question was: *How well would you say you yourself are managing financially these days? Would you say you are … ?* Potential answers were: *living comfortably*, *doing alright* (positive), *just about getting by*, *finding it quite difficult*, and *finding it very difficult* (non-positive). Couples were, therefore, split into 'Dual positive' (where both partners had positive perceptions of the financial situation); 'Non-positive' (both partners had non-positive financial perceptions); 'Male positive' (where the man had positive feelings, and the woman had non-positive feelings about the current financial situation); and 'Female positive' (the opposite heterogamous arrangement). As for savings, the answers from proxy respondents were treated as missing.

Finally, we used a cumulative index of precariousness to determine whether couples who are most precarious in one measure are also most precarious in other measures. By 'most precarious' arrangement, we refer to the category for each variable where both partners were economically precarious. The index counted how many measures with the most precarious arrangements a couple displayed in a specific wave of observation. Thus, in any given survey wave, the index could range from zero (the couple had no most precarious traits) to four (the couple had all the most precarious traits). For instance, for a couple where both partners were earning in the first tercile and not saving in one wave, the score would be two. If the same couple showed an additional most precarious trait in the subsequent wave (e.g. neither partner was optimistic about the current financial situation), the index would rise to three. Conversely, if one or both partners started to save but were still low earners, the index would be one. To compute the index, we considered only those couple-years with all valid observations. For this reason, some of the couple-years considered for each specific indicator of precariousness are not considered for this cumulative measure.

Control variables

Controls included whether the OSM's (male or female) partner had previously been in a co-residential relationship and the woman's and man's ages at the beginning of the union, educational achievements, and attendance at religious services. These last two variables allowed us to control for the decreasing influence of cultural factors on fertility and the increasing trend towards individualization and secularization. We also controlled for the presence of children in the household (regardless of which partner was the biological parent) and the interview period: 1991–97 (up to the year the Labour Party won the election), 1998–2008 (period up to the 2008 recession), or 2009–19 (period after the 2008 recession).

Analytical strategy

Marriage and union dissolution are considered competing risks, and for this reason we modelled them using discrete-time multinomial logistic regression (Perelli-Harris et al. 2010; Steele and Washbrook 2013). The fitted model was as follows:.

$$\log\left(\frac{p_{it+1}^{(r)}}{p_{it+1}^{(0)}}\right) = \boldsymbol{d}_{it}^{\prime(r)}\boldsymbol{\alpha}^{(r)} + \boldsymbol{x}_{it}^{\prime(r)}\boldsymbol{\beta}^{(r)} + \boldsymbol{Z}_{it}^{\prime(r)}\boldsymbol{\gamma}^{(r)} \qquad (1)$$

where $p_{it+1}^{(r)} = \Pr(y_{it+1} = r | y_{it} = 0)$ is the discrete-time hazard of experiencing a certain event r (marriage or dissolution) at time $t+1$, conditioned on not having experienced these events at time t. The vector $\boldsymbol{d}_{it}^{(r)}$ denotes the baseline hazard function: a binary indicator for whether the time since the start of cohabitation was 1–2 or 3–5 years. The vector $\boldsymbol{x}_{it}^{(r)}$ denotes each indicator selected to represent economic precariousness ($\boldsymbol{X}_{it}^{(r)}$ when we included more than one indicator); $\boldsymbol{Z}_{it}^{(r)}$ is a matrix of couple controls; and $\boldsymbol{\alpha}^{(r)}$, $\boldsymbol{\beta}^{(r)}$, and $\boldsymbol{\gamma}^{(r)}$ represent parameters for the respective variables estimated through maximum likelihood. The superscript r indicates that we estimated different sets of coefficients for each outcome.

When we consider continuing to cohabit as the reference event (denoted by '0' in equation (1)), the exponentiated coefficients can be interpreted as the risk of experiencing marriage or dissolution, relative to continuing, when one of the covariates changes. However, in this paper, rather than interpreting the relative risk ratios, we present results using the predicted annual probabilities of marrying or dissolving the relationship in a given year $t+1$ for

specific couple characteristics in year t (Winter 2017; StataCorp 2023). Apart from the covariates representing precariousness, which were fixed at a given value, other covariates were kept at their mean values. It is important to highlight that this period analysis does not distinguish the overall lifetime probability of marriage from marriage postponement.

One important assumption for running a multinomial logit regression is the independence of irrelevant alternatives (IIA): that is, all else being equal, a person's choice between two alternative outcomes is unaffected by the other choices available (Cheng and Long 2007). Using a log-rank test (Hausman and McFadden 1984), we tested for significant differences between the multinomial model computed in this paper and binary logit models contrasting censored individuals with either married or separated individuals. Neither test rejected the IIA assumption.

Couples were lost to the sample each year because they missed the follow-up, achieved the maximum observation period, or presented an event the following year. The baseline hazard, the covariates for economic precariousness, and the couple controls were all lagged by one year. To account for the complex survey design, we clustered observations within postcode addresses. Analyses were weighted through longitudinal weights dated for year $t+1$, when the event of interest could occur, and appropriately rescaled so that all waves would be equally represented in the analysis. Weights allowed correction for selection and differential non-response probabilities among OSMs and accounted for partners' non-response, attrition, and different boosts within the sample (Kaminska and Lynn 2019). Further, longitudinal weights considered only OSMs, not joining partners, meaning that considering proxy respondents or imputing data on partners' characteristics did not require a weight adjustment for partners' non-response.

The results are displayed in the following order in the Regression results subsection. First, we present estimates from modelling the cumulative index of precariousness, to understand whether the considered aspects accumulate within a couple or whether there is one aspect that presents a stronger relationship with the cohabitation outcomes. We then show estimates from separate models where each indicator is included individually. Finally, we present a model that simultaneously includes all four precariousness indicators, to check whether some of the relationships become weaker after controlling for other indicators. In the latter model, some collinearity was present among the indicators and controls. However, the average variance inflation factor of 1.9 suggested it was not concerning (Belsley et al. 2005).

Results

Descriptive results

Figure 1 shows the cumulative incidence functions (CIF) of marriage and dissolution to test H1: the proportion of young individuals transitioning to marriage during their first cohabitation has decreased from 1991 to 2019, whereas the proportion dissolving has increased. Compared with the earliest period (1991–97), the CIF of marriage was lower in the two later decades (i.e. 1998–2019). Over these two periods, the proportion of couples getting married after five years from the start of cohabitation decreased by around 20 percentage points, from 60 to 40 per cent. The CIF of dissolution remained stable in the two later decades, with a slight decrease in the most recent period. Because of these trends, the risk of dissolution in the two later periods exceeded that of marriage during the first two to three years of cohabitation. H1 appears partially confirmed in this sample: the cumulative incidence of marriage decreased, but the dissolution incidence did not shift greatly.

These results can be interpreted as a progressive decline in and postponement of marriage among young adults in the UK (Beaujouan and Ní Bhrolcháin 2011). Furthermore, given that dissolution has remained stable in this age group, this can be interpreted as a change in the meaning of cohabitation, towards representing an increasingly committed union.

Table 1 shows the distribution of measures of economic precariousness for couple-years in the sample (see Appendix Table A1 for distribution of controls). Few couples exhibited all four most precarious traits (3 per cent of couple-years). Half the couple-years were spent with zero most precarious traits, while 47 per cent showed one to three. Dual earners comprised the largest share of couple-years (79 per cent), while 12 per cent of couple-years were characterized by the man being employed but the women not employed. Non-employed couples comprised just 5 per cent of couple-years and Female employed 3 per cent. Regarding labour income, the largest shares of couple-years were for Dual high earners and Male high earners (61 per cent combined). Female-high-earner couples

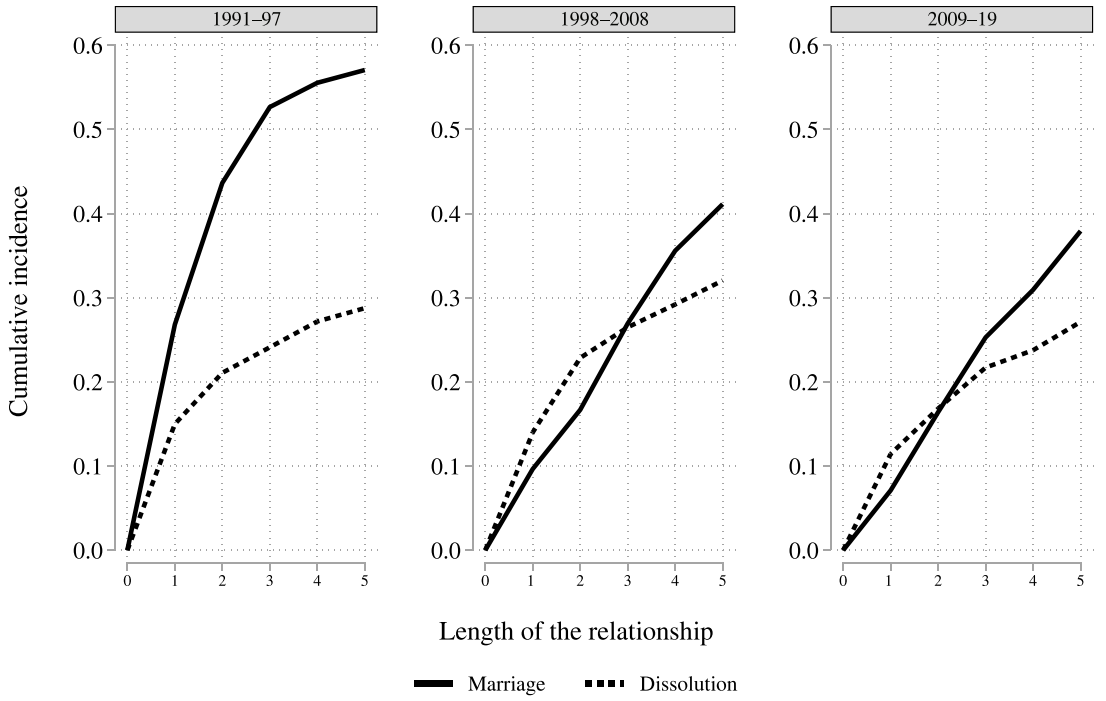

Figure 1 Cumulative incidence functions of marriage and dissolution among first cohabiting couples, UK 1991–97, 1998–2008, and 2009–19

Notes: The functions were computed through the user-written *stcompet* command in Stata by Coviello and Boggess (2004).
Source: Produced by the authors using weighted computations from BHPS (Waves 1–18) and UKHLS (Waves 1–10).

represented only 6 per cent. Savings was the most evenly distributed measure: Dual savers accounted for 24 per cent of couple-years and Non-savers 28 per cent, with Female savers 14 per cent and Male savers 12 per cent. Regarding perceptions of the current financial situation, both partners were positive in 48 per cent of couple-years.

Regression results

We start by analysing the results of the multinomial logit containing the cumulative index of economic precariousness (Figure 2). Compared with those without any most precarious traits, having one most precarious trait is associated with a higher predicted probability of dissolution and a significantly lower probability of marriage. Those presenting higher numbers of precarious traits do not present different probabilities of dissolution from those with only one precarious trait. Contrarily, we find some further decline in the probability of marriage when changing from three to four traits. Thus, having just one trait of economic disadvantage appears sufficient to decrease the likelihood of marriage and increase the risk of separation. However, the estimates are quite uncertain, because the confidence intervals become larger as the number of precarious traits increases.

The absence of savings is the most common characteristic among couples with just one precarious trait, while being in a non-employed couple is the rarest characteristic and is seen mostly among couples with four precarious traits (Appendix Figure A1). This could suggest that the most frequent reason for young couples in the UK finding it difficult to achieve financial stability is a lack of savings. However, it could be that some reverse causality is at play here, with young adults starting to save for the long term in anticipation of marriage (e.g. for a mortgage deposit, car, or wedding).

To clarify which traits could be most related to the transition to separation or marriage, we calculated predicted probabilities of transitioning from cohabitation to dissolution or marriage, according to the distribution of couples' economic precariousness. The results are reported graphically in Figures 3 and 4 (while Appendix Figure A2 shows the probabilities of continuing to cohabit). Figure 3 represents the models that do not include other indicators of precariousness, and Figure 4 shows the models adjusting for all four indicators of precariousness (for relative risk ratios, see Appendix Table A2). We first comment on the results from the model where

Table 1 Unweighted and weighted distributions of economic precariousness indicators among all first cohabiting couples, UK 1991–2019

	Absolute number of (unweighted) couple-years	Proportion of weighted couple-years
Cumulative index of most precarious traits[1]		
No traits	1,582	0.50
One trait	909	0.27
Two traits	448	0.14
Three traits	223	0.06
Four traits	81	0.03
Employment[2]		
Dual employed	3,537	0.79
Male employed	541	0.12
Female employed	148	0.03
Non-employed	229	0.05
Missing	28	0.00
Labour income[2]		
Dual high earners	1,449	0.35
Male high earner	1,165	0.26
Female high earner	260	0.06
Low earners	931	0.20
Missing	678	0.13
Savings[2]		
Dual savers	1,002	0.24
Male saver	504	0.12
Female saver	556	0.14
Non-savers	1,219	0.28
Missing	1,202	0.22
Financial perceptions[2]		
Dual positive	2,086	0.48
Male positive	327	0.08
Female positive	433	0.10
Non-positive	673	0.15
Missing	964	0.18

[1]A trait was defined as economically most precarious if both partners were precarious. The cumulative index was computed only for couples where both partners had no missing values in a given year. For this reason, the number of person-years is lower than the number for each measure of precariousness.
[2]Measures for employment (*hgest, hgemp,* or *employ*, according to wave) show low shares of missing values since we used measures from the household grid also available for proxies and enumerated individuals. The measures for savings (*save*) and financial perceptions (*finnow*) were not present for non-respondents or proxies. Labour income (*fimnlabgrs*) was imputed by ISER for full respondents not answering the question in the UKHLS and BHPS and for proxy individuals in the UKHLS.
Note: The proportions are rounded to the second decimal place.
Source: Statistics computed by the authors using data from BHPS (Waves 1–18) and UKHLS (Waves 1–10).

each precarious trait is entered separately and then compare them with the findings where all traits are entered simultaneously. We also report the results of significance tests for the differences between specific pairs of marriage and dissolution probabilities in Table S1 (supplementary material), since deriving this information based on whether 95 per cent confidence intervals overlap would be too conservative (Goldstein and Healy 1995).

Figure 3(a) shows that Female-employed couples display the highest predicted probability of dissolution at 17 per cent, contrasting with the Dual employed at 6 per cent and the Male employed and Non-employed couples each at 8 per cent. These differences are significant at the 95 per cent confidence level. The probability of marriage is highest for Dual-employed couples (13 per cent), followed by Male-employed couples (11 per cent). Couples where only the woman is employed are less likely to marry (7 per cent; $p = 0.05$). Non-employed couples present a pattern similar to Female-employed couples: their marriage probability is significantly lower than for the Dual employed and Male employed ($p < 0.05$) by 8 and 6 percentage points, respectively. In sum, the results suggest that men's non-employment tends to be associated with a lower probability of marriage, regardless of women's employment status. Conversely, men's non-employment is related to a higher risk of dissolution only when women are employed.

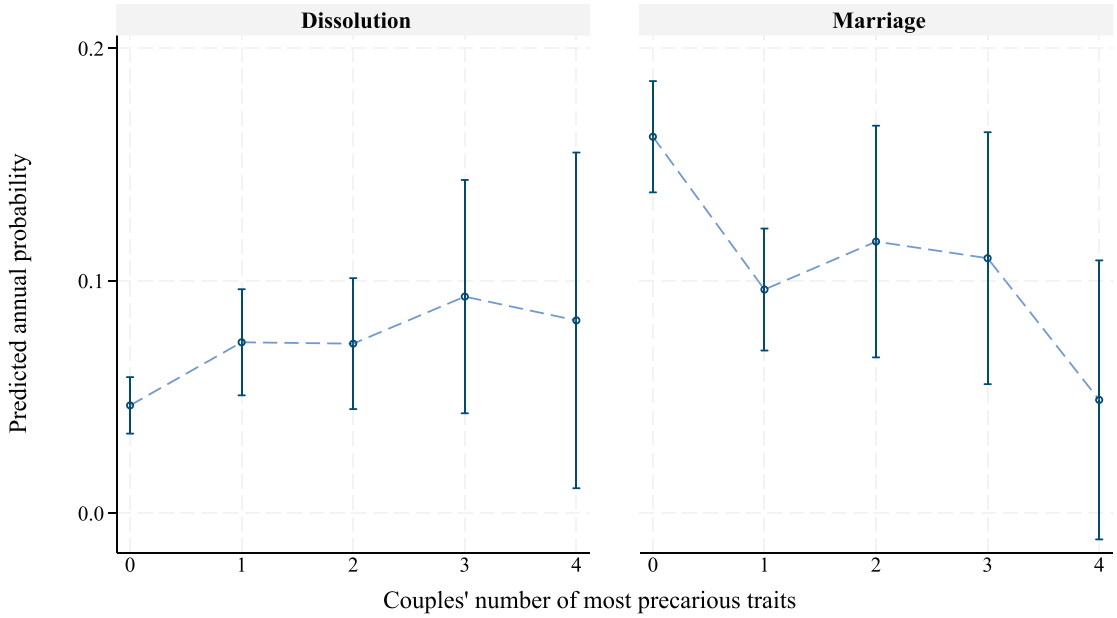

Figure 2 Predicted annual probabilities of marrying or dissolving the relationship based on the number of most precarious traits presented by first cohabiting couples, UK 1991–2019

Notes: Vertical bars show 95 per cent confidence intervals. A most precarious trait is defined as where both partners are precarious.

Source: As for Figure 1.

Figure 3(b) shows the predicted probabilities according to earnings distribution. The highest dissolution probability occurs for couples with both Low-earner partners or with Male-low-earner and Female-high-earner partners (between 7 and 8 per cent). However, the differences between these couple types and the others (Dual high earners and Male high earners) are small and not statistically significant. Regarding marriage probabilities, all couple types with at least one low-earner member present the same marriage probability (11 per cent), three percentage points lower than Dual-high-earner couples. However, these differences are not statistically significant.

In Figure 3(c), the results for savings show that couples where no partner saves are significantly more likely to break up (10 per cent) than Dual savers (6 per cent) or couples where only the man saves (7 per cent; $p < 0.05$). Couples not saving or where only the woman saves display significantly lower probabilities of marriage (9 per cent) than Dual savers (18 per cent) or Male savers (14 per cent; $p < 0.05$). Overall, the findings suggest that the absence of men's savings tends to increase the separation probability and decrease the marriage probability more than the absence of women's savings. Although in the case of dissolution risk differences according to savings are modest, in the case of marriage they are pronounced.

Figure 3(d) shows marriage and dissolution probabilities according to couples' financial perceptions. The main differences are between couples where both partners are positive about their future financial situation and other couples. For example, couples with only the male partner having a positive view are twice as likely to break up (13 per cent) than Dual-positive couples ($p < 0.05$). Dual-positive couples are more likely to marry (14 per cent) than couples where the woman or both partners lack positive feelings (9–10 per cent; $p < 0.10$). Hence, women's financial concerns present a stronger link to marriage and cohabitation probabilities than men's.

Figure 4 presents results from the model containing all four precariousness indicators simultaneously, to verify whether they still maintain an independent marginal effect on the marriage and dissolution probabilities. Employment and savings continue to be highly associated with the likelihood of marriage, whereas the effects for labour income and financial perceptions are attenuated slightly. For dissolution risk, associations between the couple's savings and financial perceptions maintain similar magnitudes. However, regarding financial perceptions, only the difference between Dual-positive couples and those where only the man has positive perceptions remains significant.

In sum, H2 is partially confirmed for marriage and dissolution. The indicators for employment and savings show consistently that couples where both

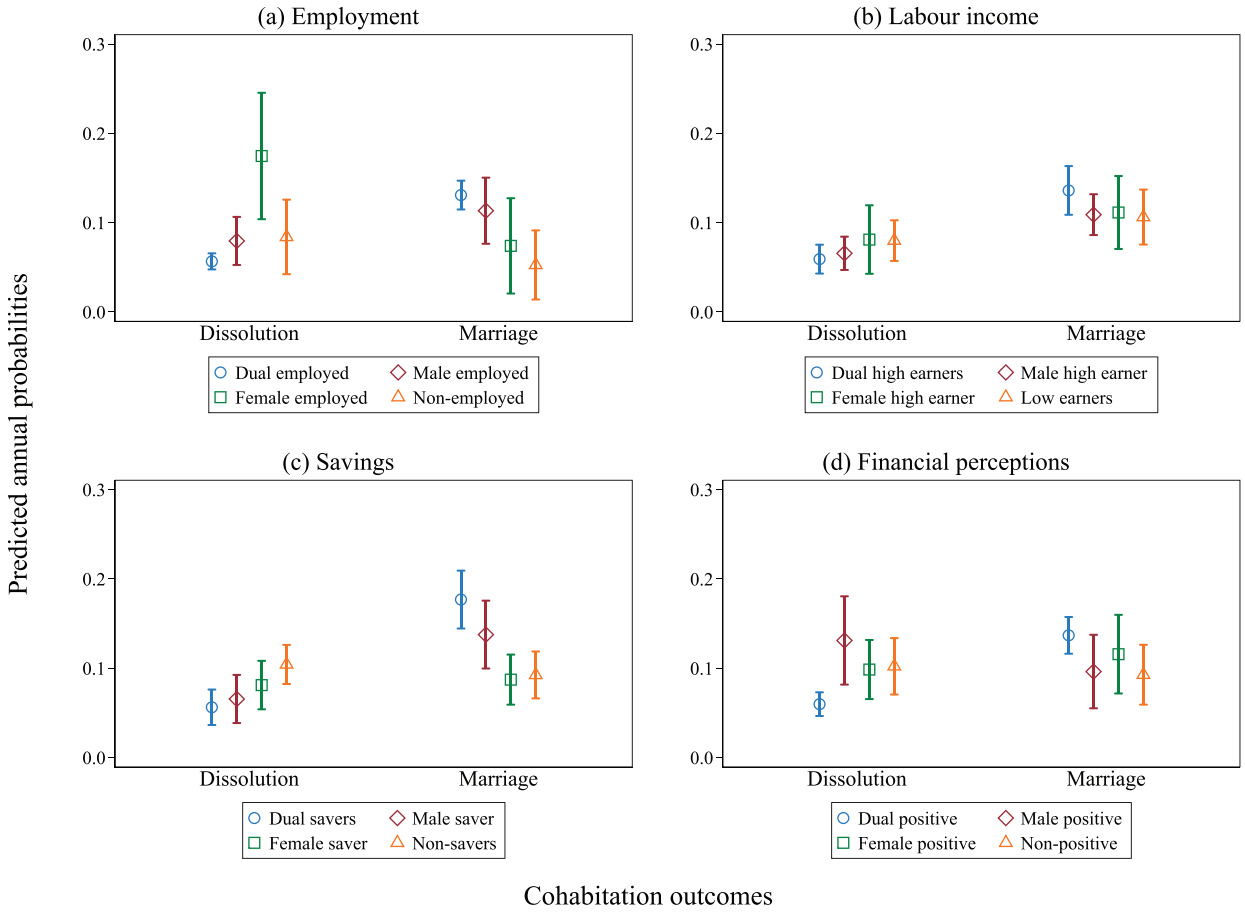

Figure 3 Predicted annual probabilities of dissolution or marriage according to first cohabiting couples' distribution of economic precariousness (separate models including only one indicator of precariousness), UK 1991–2019

Notes: Vertical bars show 95 per cent confidence intervals. In the analytical models from which the probabilities were computed, the baseline hazard was represented by the length of the relationship. The models included the following control variables: age of female and male partners at the beginning of the union, historical period, partner's previous unions, presence of children in the household, and education and religiosity of male and female partners. When probabilities were computed, these covariates were kept at their mean values.

Source: As for Figure 1.

partners are economically precarious are least likely to marry. For dissolution risk, significant differences exist for savings and financial perceptions in models both with and without other indicators. We also find some support for H3, which argues that 'male-dominated' couples will experience a higher probability of marriage and a lower probability of dissolution than 'female-dominated' couples. Our findings show that men's non-employment or lack of savings are sufficient conditions for a lower probability of marriage, regardless of women's. Further, couples where only the woman is employed or with non-positive financial perceptions are most likely to break up.

Estimated model coefficients for the control variables (Appendix Table A2) align with findings from previous research. For both men and women, the older the age at the beginning of the union, the lower the likelihood of dissolution, and the likelihood of marriage relative to remaining in the cohabitation is higher for all age groups compared with ages 16–21. However, these coefficients are not statistically significant. Couples where the joining partner was previously in a union face a higher relative dissolution risk than couples where neither partner was in a previous union. Compared with childless couples, those with children exhibit lower likelihoods of dissolution and marriage (although the latter is never statistically significant). Once other variables are controlled for, the partners' level of education does not strongly predict marriage or dissolution. However, men's and women's religious attendance is significantly associated with a higher likelihood of marriage.

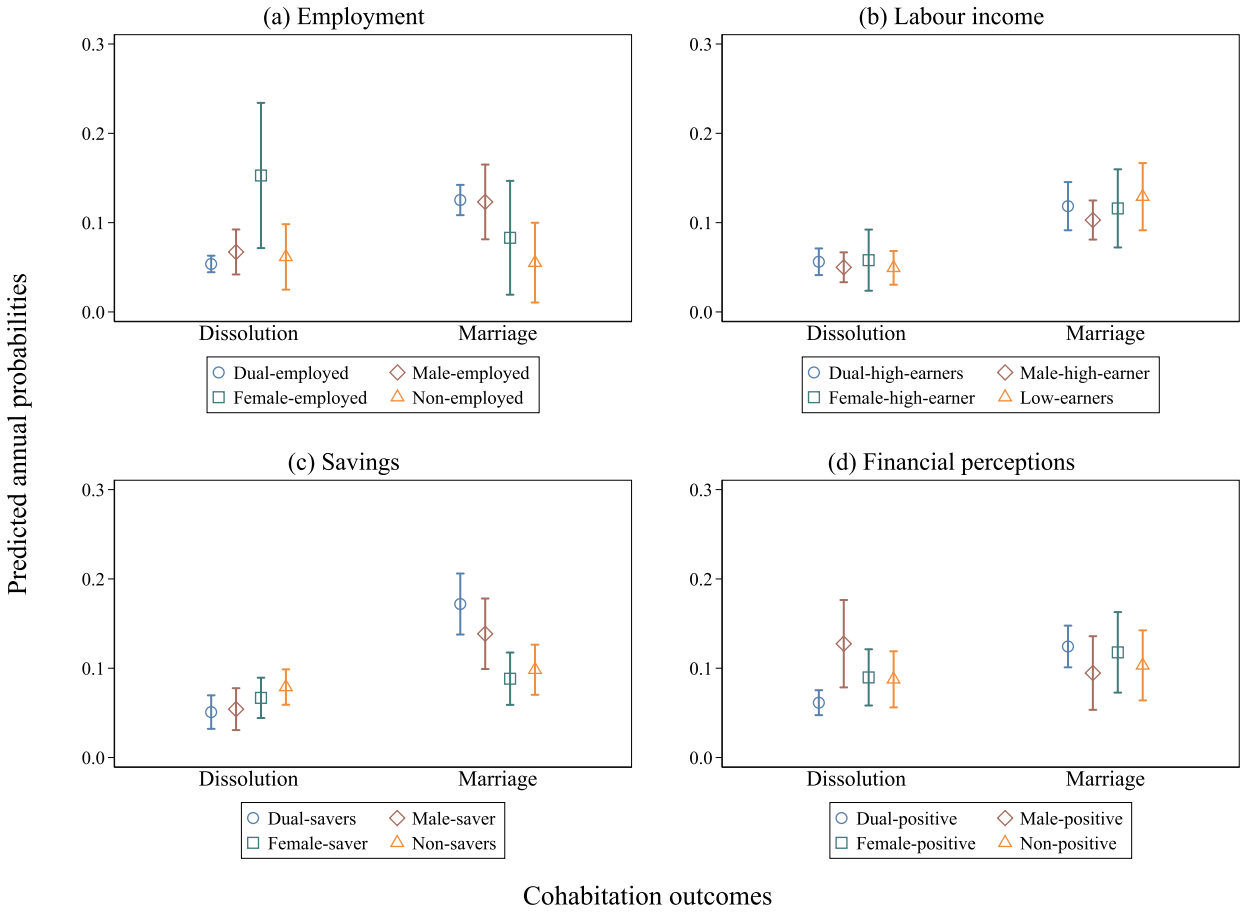

Figure 4 Predicted annual probabilities of dissolution or marriage according to first cohabiting couples' distribution of economic precariousness (models including all indicators of precariousness), UK 1991–2019

Notes: Vertical bars show 95 per cent confidence intervals. In the analytical models from which the probabilities were computed, the baseline hazard was represented by the length of the relationship. The models included the following control variables: age of female and male partners at the beginning of the union, historical period, partner's previous unions, presence of children in the household, and education and religiosity of male and female partners. When probabilities were computed, these covariates were kept at their mean values.

Source: As for Figure 1.

Robustness checks

As a sensitivity analysis, we re-estimated the models for couples where neither partner had previously cohabited (Figure S1, supplementary material). The associations with economic precariousness were consistently reduced in both effect size and statistical significance, probably due to the smaller sample size. Given that the never partnered are, on average, younger than the repartnered (27.8 vs 25.5 years), it could be that some transition quickly to marriage based on non-economic characteristics (e.g. religiosity).

We also tested whether including other factors known to influence cohabitation outcomes would change our findings. Thus, in further analyses (results available on request), we included pregnancy status (i.e. whether the couple would have a child in 0–4 or 5–9 months), both partners' health status, and both partners' parental social class (see Table S2, supplementary material, for distributions) (Berrington 2001; Kalmijn 2011). We did not observe changes in the relationship between economic precariousness and the outcome of cohabitation. While health status and parental class were not associated with the outcome of cohabitation, pregnancy status significantly reduced the relative risk of cohabitation dissolution ($p < 0.05$) but was not associated with marriage.

Further, we checked whether changing the categorization of couples' employment status (i.e. contrasting couples who were both employed on a permanent contract with other couples where one or both partners had a temporary contract or were non-employed) would alter the results (Figure S2, supplementary material). The findings for transition

to marriage remained the same, suggesting that temporary contracts present a relationship comparable to non-employment. However, the dissolution probability for Female-employed couples lowered considerably. This suggests that non-employment (rather than temporary employment) is the main determinant of the differences in dissolution probability across employment types in the main results.

Finally, we analysed whether the relationship between economic precariousness and cohabitation outcomes had changed across historical periods. We did not find evidence of coherent patterns to suggest that this was the case. Even though the context has changed considerably over time, the presence of macroeconomic phenomena could have shifted some of the relationships we found. A larger sample might have provided clearer and more significant results.

Discussion

The rise in economic uncertainty among young Britons is well documented (Bell and Blanchflower 2010; Furlong et al. 2017), yet recent empirical studies examining its impact on partnership dynamics are scarce, and few have taken a couple perspective. This paper adds unique insights into the relationship between economic precariousness and outcomes for young British cohabiting couples using prospective data spanning 1991–2019. We operationalized precariousness through a cumulative index summing couples' precarious traits in a specific year and through analyses of single indicators of precariousness (introduced in separate models and simultaneously in one model).

Our findings only partly confirmed H1, which predicted a decrease in the cumulative incidence of marriage and an increase in the cumulative incidence of dissolution probability over time. Rather, we found that the proportion of cohabitations ending in marriage decreased, whereas the share ending in dissolution remained steady. This suggests that the share of couples still cohabiting without marrying or dissolving their union after five years has increased (Beaujouan and Ní Bhrolcháin 2011). The finding that the proportion of cohabitations dissolving remained steady over historical time is less consistent with the concept of 'emerging adulthood', where young adults increasingly explore different partnership options in young adulthood (Arnett 2000).

Around half the couples exhibited at least one trait in which both partners were most precarious: most commonly not saving. Couples with both partners jobless were relatively rare, reflecting the UK's relatively low unemployment rates, as compared with some other European countries. Relatively few couples displayed all four precarious traits (3 per cent), possibly reflecting selectivity; in other words, individuals who were more economically secure were more likely to have entered a first coresidential union than their counterparts (Francesconi and Golsch 2005; Palumbo et al. 2023). Qualitative studies have also shown how a welfare state based on means-tested benefits would not favour the transition to cohabitation of economically disadvantaged individuals receiving state support (e.g. child benefits), as they would have to give up such help (Griffiths 2017).

We did not find strong support for an accumulation effect of economic precariousness on cohabitation outcomes. Having just one economically precarious trait was related to a decrease in the likelihood of marriage and an increase in the likelihood of dissolution. Adding further precarious traits did not increase the risk of dissolution, although we found that the likelihood of marriage decreased further when moving from three to four precarious traits. This suggests that there is an 'economic bar to marriage' for young UK cohabitors (Gibson-Davis et al. 2005; Ishizuka 2018).

Consequently, we also analysed which economic trait could potentially serve as an economic bar to marriage. The results suggested that lacking employment, savings, or both, could discourage couples from entering a long-term and financially committed relationship such as marriage. Thus, consistent with H2, marriage in the UK appears to be a selective institution chosen by partners who fulfil a series of economic standards that allow for the sustainability of a long-term commitment and paying for its costs (e.g. a wedding) (Berrington et al. 2015; Ishizuka 2018). Instead, cohabitation would be seen as an appropriate setting for couples to solve their uncertainties, for example by gathering new information about partners' economic potential and their ability to fulfil it before entering a marriage (Ermisch and Francesconi 2000; Oppenheimer 2003). A legal explanation could also underlie these results. In the UK, marriage has historically been more protected legally than cohabitation, encouraging couples with assets or economic resources to choose marriage over cohabitation, while those without strong resources are less able to do so (Barlow 2004). For instance, in the case of separation or a partner's death, the law in England and Wales does not allow the automatic transfer of the family home of

cohabiters who own or rent, nor does it provide for the disadvantaged partner (Josiah-Lake 2018).

Surprisingly, labour income tercile was not associated with marriage probability. This result could be explained in a number of ways. First, low labour income could capture men with low income but high economic potential (Xie et al. 2003): those who anticipate a more rewarding future and eventually afford to save. Second, entering cohabitation could already require men to earn a high labour income when starting a household and, thus, the effect would be weaker when transitioning from cohabitation to marriage (Bracher and Santow 1998; Kalmijn 2011). Lastly, if we consider the accuracy of survey responses, many individuals might not be aware of their partner's earnings (Fidelity Investments 2015; Portafina 2016).

The results for cohabitation dissolution indicated that the probability of breaking up was higher for couples where neither partner saved compared with couples where both had savings. This could be attributed to a low commitment level (Heimdal and Houseknecht 2003; Addo 2017). Alternatively, in line with the FESM (Conger et al. 1990, 2010), it could derive from partners' dissatisfaction with their current financial situation (e.g. economic stress), potentially creating tension between partners. This mechanism was not formally tested here, as we were not implementing a mediation analysis. However, other studies have highlighted its existence within UK and US couples: economic precariousness, specifically unemployment, could influence relationship satisfaction in the UK (Ishizuka 2018; Blom and Perelli-Harris 2021).

This study contributes to the literature by taking a couple approach and examining whether the male or female partner's economic precariousness matters more for the outcome of cohabitation. For marriage, we observed sex-specific effects for employment and savings: couples where the man had no savings or was not employed were less likely to marry, regardless of the woman's economic situation. Hence, men's precariousness likely influenced the transition to marriage because by neither saving nor working they failed to provide a long-term perspective for the relationship. This finding fits international evidence emphasizing the higher reliance of marriage on men's resources rather than women's but differs from recent US evidence showing no sex differences in the relationship between economic resources and relative risks of marriage or dissolution (Ishizuka 2018). Given the small sample size of certain cells, we could not test reliably for historical differences in the effect of the couple's precariousness.

We found that couples where only the woman was employed showed the highest probability of dissolution, consistent with recent research; this could suggest that female-breadwinner families where the man is not employed have lower levels of life satisfaction. Kowalewska and Vitali (2024) and Gonalons-Pons and Gangl (2021) argued that couples whose working arrangements differ from prevailing gender norms likely suffer social sanctions or stigma, which might ultimately cause relationship difficulties. Further, the New Household Economics theory stressed that some financially stable women partnered with a precarious man might gain more from disrupting the relationship than remaining in it (Becker 1993).

Our findings also support theories emphasizing the importance of subjective feelings of uncertainty about family formation or the life course in general (Bernardi et al. 2019; Vignoli et al. 2020). Even after controlling for objective measures of economic precariousness, couples where the female partner did not view her financial position positively were significantly more likely to split up. We did not find a similarly raised risk of dissolution among couples where it was the male who perceived himself as not financially secure. This difference has been noticed previously (Hansen 2005; Blekesaune 2009). It could be that (everything being equal) men and women perceive an economically precarious condition differently. For instance, women have been shown to be more prone to perceive financial anxiety (i.e. feeling anxious or worried regarding their own financial situation [Kim et al. 2023]) than men (Ahamed and Limbu 2024). Thus, they would experience more financial stress, possibly leading to a union break-up. Further, studies have shown that women, especially mothers, gain more from repartnering (Jansen et al. 2009) than men, rendering union dissolution more beneficial for them when they are not satisfied with their own economic security.

By considering different aspects of precariousness, we identified which indicators of precariousness best predicted cohabitation outcomes. Savings were the strongest predictor of marriage: couples with both partners (or only the man) saving showed the highest predicted probabilities of marriage. Employment also showed similar patterns, but the large confidence intervals made conclusions more uncertain, thereby rendering savings a more reliable indicator. This result on savings is important. First, few empirical studies in the UK have analysed saving behaviour as a marriage predictor when considering partnership dynamics. Second, it aligns with studies

describing savings for short-run (e.g. wedding) or long-run purposes (e.g. down payment or mortgage) as a central element of marriage (Smock et al. 2005; Cherlin 2009; Addo 2017). If owning a home is an important stepping stone to marriage, the documented rise in housing prices and difficulty in saving may have affected partnership formation. Further, this result shows that economic precariousness can also be experienced by those in work. However, there could be important inequalities among young couples, whereby even though they cannot save, some will benefit from financial transfers from parents and grandparents.

With regard to dissolution, financial perceptions represented the indicator with the strongest relationship with this outcome. While employment presented a sizable probability of dissolution for Female-employed couples, the financial perceptions indicator was able to discriminate between couples with both partners financially positive and pairs with at least one partner with negative perceptions. Indeed, couples where at least one partner had a non-positive view of their own current financial situation displayed a higher probability of dissolution than those where both partners had positive perceptions, with women's views showing the strongest relationship. This result is relevant to recent research on how subjective uncertainty shapes demographic outcomes independently of traditional labour market indicators (Vignoli et al. 2020; Bolano and Vignoli 2021; Lappegård et al. 2022).

Our study had some limitations. First, other studies have highlighted the importance of intersectionality when considering analytic categories (sex, SES, etc.), as these concepts are socially constructed and mutually modifying (Sochas 2021). Thus, it could be that the relationship between economic resources and cohabitation outcomes does not operate in the same way across population subgroups, either due to different coping mechanisms or different attitudes to cohabitation/marriage. We were keen to analyse whether the effects of precariousness differed by ethnicity, but this was not possible, given the small sample of ethnic minorities within the study. Second, the relatively small number of some couple types, such as Female-employed couples, meant that some findings, while strongly suggestive, were not statistically significant.

Third, our coefficient estimates for the indicators of precariousness were identified only from observations where both partners provided valid interviews. An attrition analysis was deemed important, as attrition is more common when dissolution occurs and less common among married individuals (Brewer and Nandi 2014; James 2023). Female-saver, Non-saver, and Male-positive couples were more likely to present a non-responding joining partner the year after interview (analysis available on request). However, the result is unlikely to have biased the estimates, as the event was defined using the marital status of the OSM, whose attrition patterns did not show socio-economic differences. As a further analysis, we checked dissolution and marriage probabilities in relation to the couples' missing category for all the measures (i.e. arrangements in which one partner was non-responding, mostly the joining one, or more rarely both). Compared with the least precarious pairings, those in the missing category for most indicators showed a significantly lower probability of marrying, a higher probability of continuing to cohabit, and an equal or even lower probability of dissolution (analyses available on request). Thus, given the higher tendency of more precarious couples to experience attrition than the least precarious, the relationship between precariousness and cohabitation outcomes could have been overestimated.

Finally, lagging our variables by one year avoided endogeneity issues resulting from measuring the association between economic precariousness and cohabitation outcomes simultaneously but could not completely rule out anticipation effects, especially for marriage, which requires accrual of enough economic resources even before its occurrence. However, anticipation effects would still typify marriage as an institution characterized by wealthier individuals (Schneider 2011). Furthermore, this approach hindered the inclusion of short cohabitation spells (less than one year) because our lagged covariates approach required us to discard couple-years referring to the transition from single to cohabiting, restricting our analysis to observations from the first and second year onward. These omissions mean that we could have underestimated the risk of cohabitation dissolution. A possible solution would have been to perform a monthly analysis. However, we considered this possibility unfeasible for the research questions addressed in this paper. First, neither survey provided any information on partners in cases where a cohabitation was formed and dissolved between two survey waves. Second, the BHPS did not provide information on cohabitations lasting less than one year between two waves or the start date of cohabitations formed during the panel (this information was asked for *legal* marital status only). Finally, monthly indicators for employment were available, which was not the case for other measures, thus not providing the degree of detail needed for such an analysis.

In conclusion, we have shown that over a long time period, marriage has been selective of young adults with greater economic resources, particularly those who can save for a financially committed and long-term relationship. The couple approach also suggests that these economic requirements refer more to the male partner's resources than the female partner's. Partnership instability has remained more common among couples presenting female-breadwinner arrangements and those where financial perceptions are not positive. Thus, objective and subjective indicators of precariousness play crucial and independent roles in partnership dynamics, and both need to be considered in future data collection and analyses.

Notes and acknowledgements

1 Lydia Palumbo is based at the Max Planck Institute for Demographic Research, Rostock, Germany; University of Southampton, Centre for Population Change; and University of Turku, Finland. Ann Berrington is based at the University of Southampton, Centre for Population Change. Peter Eibich is based at the Max Planck Institute for Demographic Research, Rostock, Germany, and at Université Paris Dauphine–PSL, Paris, France.

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5 The authors can be found on X (formerly Twitter) at @LydiaVPalumbo1, @AnnBerrington.

Disclosure statement

No potential conflict of interest was reported by the authors.

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Appendix

Table A1 Unweighted and weighted distribution of the control variables among all first cohabiting couples, UK 1991–2019

	Absolute number of (unweighted) couple-years	Proportion of weighted couple-years
Woman's age at beginning of union[1]		
16–21	1,372	0.30
22–25	1,673	0.38
26–31	1,060	0.25
>31	378	0.07
Man's age at beginning of union[1]		
16–21	754	0.17
22–25	1,554	0.35
26–31	1,440	0.34
>31	735	0.15
Historical period		
1991–97	515	0.25
1998–2008	1,977	0.42
2009–19	1,991	0.33
Partner's previous unions[1]		
No unions	2,635	0.58
Female repartnered	490	0.12
Male repartnered	651	0.14
Missing	707	0.15
Presence of children in the household		
Childless couple	3,075	0.72
Couple with children	1,408	0.28
Woman's education		
Low/intermediate	1,495	0.36
Advanced	1,067	0.24
High	1,707	0.35
Missing	214	0.04
Man's education		
Low/intermediate	1,517	0.37
Advanced	1,154	0.24
High	1,309	0.29
Missing	503	0.09
Woman's religious attendance[2]		
Once a year or more often	845	0.18
Rare presence or none	3359	0.76
Missing	279	0.06
Man's religious attendance[2]		
Once a year or more often	486	0.12
Rare presence or none	3,361	0.77
Missing	636	0.11
Observations	4,483	4,483

[1]This covariate was time-invariant.
[2]Since this question was not asked at each wave, these measures were filled in with the first (for those never asked) or last information available.
Note: The proportions are rounded to the second decimal place.
Source: Statistics were computed by the authors using weighted data from BHPS (Waves 1–18) and UKHLS (Waves 1–10) data.

Table A2 Risk ratios from multinomial logits regressing the likelihood of dissolving a first cohabitation or marrying, relative to continuing to cohabit, on: (1) each indicator of economic precariousness in separate models; and (2) on all the indicators of economic precariousness in a single model, UK 1991–2019

	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage
	Employment (only indicator)		*Labour income (only indicator)*		*Savings (only indicator)*		*Financial perceptions (only indicator)*		*All indicators*	
Length of the relationship (ref. 1–2 years)										
3–5 years	0.82	1.56**	0.85	1.54**	0.84	1.51**	0.91	1.56**	0.89	1.50**
	(0.12)	(0.19)	(0.12)	(0.18)	(0.12)	(0.18)	(0.13)	(0.19)	(0.13)	(0.18)
Employment status (ref. Dual employed)										
Male employed	1.41	0.87	–	–	–	–	–	–	1.27	1.00
	(0.30)	(0.18)							(0.29)	(0.23)
Female employed	3.33**	0.61	–	–	–	–	–	–	3.06**	0.71
	(0.91)	(0.25)							(1.07)	(0.32)
Non-employed	1.40	0.38*	–	–	–	–	–	–	1.07	0.41†
	(0.41)	(0.16)							(0.37)	(0.19)
Missing	1.67	0.24	–	–	–	–	–	–	1.79	0.23
	(1.22)	(0.24)							(1.34)	(0.24)
Income tercile (ref. Dual high earner)										
Male high earner	–	–	1.08	0.78	–	–	–	–	0.87	0.85
			(0.25)	(0.14)					(0.21)	(0.15)
Female high earner	–	–	1.37	0.82	–	–	–	–	1.03	0.98
			(0.40)	(0.19)					(0.36)	(0.24)
Low earners	–	–	1.34	0.77	–	–	–	–	0.88	1.10
			(0.29)	(0.16)					(0.21)	(0.25)
Missing	–	–	0.77	1.09	–	–	–	–	2.00	1.24
			(0.28)	(0.30)					(0.86)	(0.41)
Savings (ref. Dual saver)										
Male saver	–	–	–	–	1.12	0.75	–	–	1.03	0.78
					(0.32)	(0.15)			(0.31)	(0.16)
Female saver	–	–	–	–	1.33	0.45**	–	–	1.21	0.47**
					(0.36)	(0.09)			(0.32)	(0.10)
Non-savers	–	–	–	–	1.77**	0.50**	–	–	1.47†	0.54**
					(0.38)	(0.10)			(0.32)	(0.11)
Missing	–	–	–	–	0.42*	0.60*	–	–	0.73	0.56*
					(0.16)	(0.13)			(0.26)	(0.15)
Financial perceptions (ref. Dual positive)										
Male positive	–	–	–	–	–	–	2.28**	0.73	2.17**	0.80
							(0.51)	(0.18)	(0.50)	(0.20)
Female positive	–	–	–	–	–	–	1.69*	0.87	1.50†	0.97

(*Continued*)

Table A2 Continued.

	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage
	Employment (only indicator)		*Labour income (only indicator)*		*Savings (only indicator)*		*Financial perceptions (only indicator)*		*All indicators*	
							(0.37)	(0.20)	(0.33)	(0.23)
Non-positive	–	–	–	–	–	–	1.71*	0.68†	1.43	0.83
							(0.38)	(0.15)	(0.34)	(0.21)
Missing	–	–	–	–	–	–	0.27**	0.86	0.26**	0.94
							(0.10)	(0.20)	(0.11)	(0.30)
Historical period (ref. 1991–97)										
1998–2008	0.98	0.52**	0.98	0.52**	0.96	0.53**	1.03	0.51**	1.03	0.53**
	(0.21)	(0.09)	(0.20)	(0.09)	(0.21)	(0.09)	(0.23)	(0.08)	(0.23)	(0.09)
2009–19	0.45**	0.42**	0.45**	0.42**	0.61+	0.43**	0.57*	0.41**	0.65	0.45**
	(0.12)	(0.07)	(0.11)	(0.07)	(0.16)	(0.08)	(0.14)	(0.07)	(0.17)	(0.08)
Man's age at beginning of cohabitation (ref. 16–21)										
22–25	0.85	1.50†	0.84	1.44	0.83	1.50†	0.84	1.52†	0.91	1.53†
	(0.17)	(0.36)	(0.17)	(0.35)	(0.16)	(0.35)	(0.16)	(0.37)	(0.19)	(0.35)
26–30	0.73	1.35	0.72	1.32	0.73	1.36	0.73	1.38	0.81	1.36
	(0.18)	(0.34)	(0.18)	(0.34)	(0.18)	(0.34)	(0.18)	(0.35)	(0.21)	(0.33)
>31	0.59†	1.26	0.58†	1.23	0.60†	1.22	0.60†	1.29	0.67	1.23
	(0.17)	(0.37)	(0.17)	(0.37)	(0.17)	(0.35)	(0.17)	(0.38)	(0.20)	(0.36)
Woman's age at beginning of cohabitation (ref. 16–21)										
22–25	0.78	1.23	0.79	1.24	0.77	1.18	0.77	1.22	0.74†	1.16
	(0.14)	(0.25)	(0.14)	(0.26)	(0.14)	(0.25)	(0.14)	(0.26)	(0.14)	(0.24)
26–30	0.56*	1.55†	0.57*	1.51	0.59*	1.46	0.60*	1.54†	0.57*	1.43
	(0.13)	(0.37)	(0.14)	(0.38)	(0.14)	(0.36)	(0.14)	(0.37)	(0.13)	(0.35)
>31	0.52†	1.31	0.53†	1.31	0.57	1.34	0.53†	1.35	0.51†	1.34
	(0.19)	(0.38)	(0.19)	(0.38)	(0.20)	(0.39)	(0.19)	(0.39)	(0.19)	(0.38)
Partner's previous unions (ref. No previous unions)										
Woman repartnered	1.90**	1.24	1.96**	1.25	1.80*	1.32	1.88**	1.28	1.81*	1.33
	(0.46)	(0.29)	(0.47)	(0.29)	(0.43)	(0.30)	(0.44)	(0.30)	(0.44)	(0.30)
Man repartnered	1.66*	1.15	1.76**	1.12	1.71*	1.14	1.69*	1.13	1.61*	1.17
	(0.35)	(0.22)	(0.36)	(0.22)	(0.35)	(0.22)	(0.35)	(0.22)	(0.34)	(0.23)
Missing	3.99**	0.56*	4.08**	0.55*	4.59**	0.59*	5.34**	0.57*	5.51**	0.60†
	(0.84)	(0.14)	(0.87)	(0.14)	(0.97)	(0.16)	(1.23)	(0.15)	(1.25)	(0.16)
Man's education (ref. Low/intermediate)										
Advanced	0.98	1.01	0.95	1.01	0.99	0.98	0.97	1.02	1.04	0.98
	(0.18)	(0.17)	(0.18)	(0.17)	(0.19)	(0.16)	(0.19)	(0.17)	(0.20)	(0.16)
High education	1.13	1.03	1.11	1.02	1.11	0.99	1.11	1.03	1.16	0.97
	(0.24)	(0.17)	(0.24)	(0.17)	(0.23)	(0.17)	(0.24)	(0.18)	(0.25)	(0.16)
Missing	0.16**	1.60†	0.21**	1.36	0.31**	1.66†	0.37**	1.60	0.27**	1.49
	(0.05)	(0.43)	(0.09)	(0.44)	(0.10)	(0.48)	(0.13)	(0.47)	(0.12)	(0.49)

(*Continued*)

Table A2 Continued.

	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage	Dissolution	Marriage
	Employment (only indicator)		*Labour income (only indicator)*		*Savings (only indicator)*		*Financial perceptions (only indicator)*		*All indicators*	
Woman's education (ref. Low/intermediate)										
Advanced	1.24	0.89	1.19	0.91	1.19	0.91	1.21	0.91	1.23	0.86
	(0.22)	(0.16)	(0.21)	(0.16)	(0.21)	(0.16)	(0.21)	(0.16)	(0.22)	(0.15)
High education	0.83	0.97	0.81	0.95	0.80	1.01	0.81	0.99	0.81	0.96
	(0.18)	(0.18)	(0.19)	(0.18)	(0.17)	(0.18)	(0.17)	(0.18)	(0.18)	(0.17)
Missing	0.21**	1.55	0.27*	1.32	0.37†	1.66	0.54	1.58	0.40†	1.52
	(0.11)	(0.53)	(0.15)	(0.49)	(0.19)	(0.59)	(0.26)	(0.57)	(0.21)	(0.57)
Presence of children in the household (ref. No)										
Yes	0.76†	0.89	0.81	0.87	0.77	0.90	0.78	0.86	0.74†	0.98
	(0.13)	(0.16)	(0.14)	(0.15)	(0.13)	(0.15)	(0.13)	(0.14)	(0.13)	(0.18)
Man's religious attendance (ref. Continuous presence)										
Rare presence	0.75	0.63**	0.76	0.64*	0.73	0.69*	0.74	0.62**	0.71	0.68*
	(0.21)	(0.11)	(0.21)	(0.11)	(0.20)	(0.12)	(0.21)	(0.11)	(0.20)	(0.12)
Missing	5.36**	0.58	5.61**	0.57†	7.71**	0.66	8.91**	0.59	9.27**	0.64
	(1.92)	(0.19)	(2.00)	(0.19)	(2.85)	(0.24)	(3.23)	(0.20)	(3.39)	(0.23)
Woman's religious attendance (ref. Continuous presence)										
Rare presence	0.98	0.49**	0.98	0.48**	0.99	0.48**	0.98	0.49**	0.98	0.49**
	(0.18)	(0.08)	(0.18)	(0.07)	(0.18)	(0.08)	(0.18)	(0.08)	(0.19)	(0.07)
Missing	11.01**	0.36**	11.29**	0.36**	15.41**	0.39*	14.70**	0.37**	15.60**	0.37**
	(3.32)	(0.13)	(3.40)	(0.13)	(5.23)	(0.14)	(4.72)	(0.13)	(5.26)	(0.14)
Intercept	0.14**	0.43**	0.14**	0.49*	0.12**	0.57†	0.10**	0.45**	0.09**	0.63
	(0.05)	(0.13)	(0.06)	(0.15)	(0.04)	(0.17)	(0.04)	(0.13)	(0.04)	(0.19)

†$p < 0.10$, *$p < 0.05$, **$p < 0.01$.
Note: Standard errors, clustered at the primary sample unit, are in parentheses.
Source: As for Table A1.

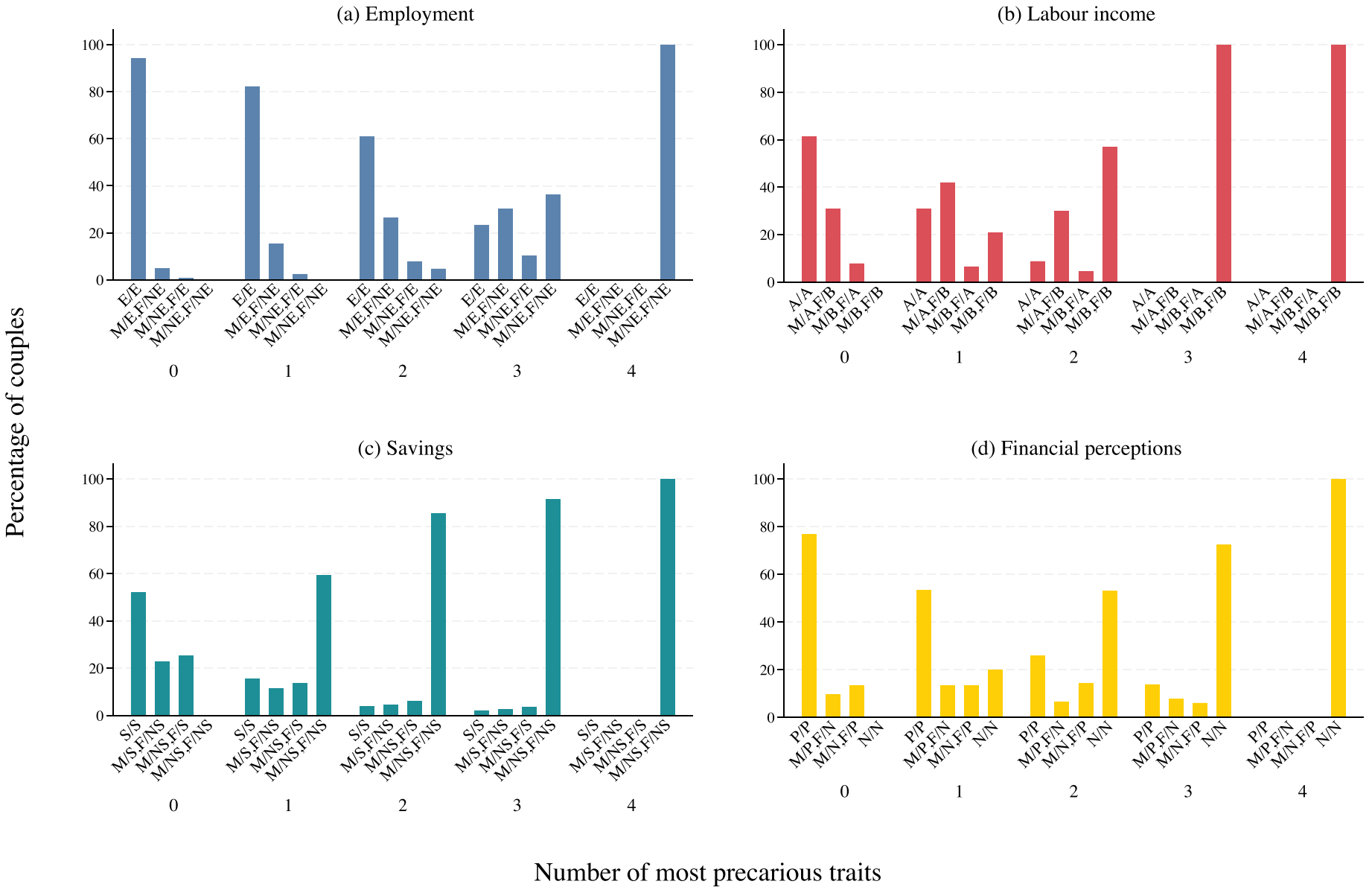

Figure A1 Distribution of the categories of each indicator of economic precariousness, based on couples' number of most precarious traits, UK 1991–2019

Notes: A most precarious trait is defined as one in which both partners are precarious. Abbreviations refer to sex: F = Female, M = Male; Measures of precariousness: E = Employed, NE = Not employed; A = Labour income above the considered sample's first tercile, B = Labour income equal to or below the considered sample's first tercile; S = Saver, NS = Not saver; P = Positive perceptions, N = Non-positive perceptions. For instance, E/E = Employed/Employed; M/E,F/NE = Male employed, Female non-employed.

Source: Produced by the authors using weighted computations from BHPS (Waves 1–18) and UKHLS (Waves 1–10).

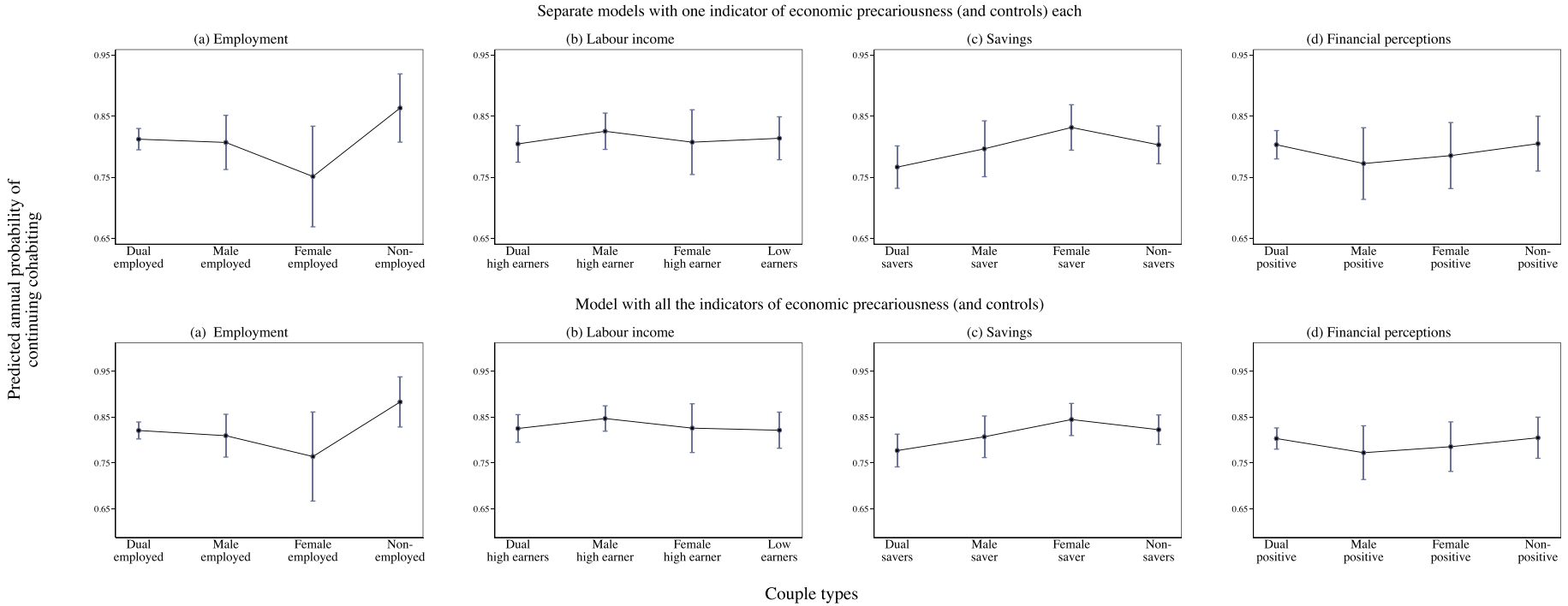

Figure A2 Predicted annual probabilities of remaining in a cohabitation according to first cohabiting couples' distribution of economic precariousness, UK 1991–2019

Notes: Vertical bars show 95 per cent confidence intervals. In the analytical models from which the probabilities were computed, the baseline hazard was represented by the length of the relationship. The models included the following control variables: age of female and male partners at beginning of union, historical period, partner's previous unions, presence of children in the household, and education and religiosity of the male and female partners. When probabilities were computed, these covariates were kept at their mean values.
Source: As for Figure A1.