**Uncertain Steps Into Adulthood: Does economic precariousness hinder entry into the first coresidential partnership in the UK?**

**Short abstract**

This study uses prospective data spanning 27 years (1991-2018) to explore the relationship between economic precariousness and young Britons' transition to a first coresidential partnership according to age, historical time and gender over historical time. Economic precariousness is measured using several objective and subjective indicators, such as income, employment, housing, or financial perceptions. Our results show that economic precariousness has a strong negative relationship with entering the first coresidential partnership, among those aged 20-30, but the pattern is less clear among the youngest and oldest. Objective measures are more straightforward indicators than subjective ones. Historical analyses suggest that, in recessionary periods, not employment could decrease the probability of union formation more than in non-recessionary ones. Among working women, low labour income started to be a predictor of union formation in the most recent periods. Labour income is the only indicator presenting trends in line with our hypotheses for all dimensions.

**Keywords**: Partnership formation; economic precariousness; precarity; cohabitation; marriage, transition into adulthood.

**Introduction**

Western countries experienced significant shifts in partnership dynamics among young adults (Raley, 2000; Kiernan, 2002). The share of young individuals beginning their first coresidential partnerships – i.e. living, either married or unmarried, with a romantic partner – via marriage declined sharply, whilst the proportion cohabiting rapidly increased. In many contexts, cohabitation became the normative way of entering a first coresidential partnership. Traditional explanations for these trends include increasingly secular and liberal values or socioeconomic factors, such as increased female education and labour market participation (Van De Kaa, 1987; Corijn and Klijzing, 2001). However, in the same period, globalisation, labour market privatisation and deregulation increased young adults' economic precariousness (Kalleberg, 2018).

Increasing precariousness also postponed young adults' family formation by lengthening the time spent in education, rendering their labour market entry more unpredictable and insecure and prolonging the time required to become economically sufficient (Mills and Blossfeld, 2005). This paper deepens our understanding of the relationship between economic precariousness and entry into first coresidential partnership (otherwise referred to as union) among young adults, using the UK as a case study. We use economic precariousness as an ‘umbrella term’ to measure a lack of resources encompassing objective aspects of individual economic insecurity related to employment, income, housing, and subjective aspects regarding the overall economic situation.

Previous UK studies that analysed the association between economic factors and the transition to a first coresidential union (Berrington and Diamond, 2000; Ermisch and Francesconi, 2000; Francesconi and Golsch, 2005) focused on employment aspects, without considering broader indicators such as income or housing, as in the current paper. Using a long time series of data from the British Household Panel Survey and Understanding Society (1991–2018), this paper also enriches existing evidence by comparing a variety of objective and subjective aspects and examining whether their relationships with the first coresidential partnership formation changes over age or historical periods, with different socioeconomic conditions (1991–97; 1998–2007; 2008–13; 2013–18). We will also explore potential gender differences across time.

In the absence of an agreed definition of economic precariousness, we compare different indicators, verifying whether they lead to similar conclusions and, if not, whether there is an aspect most coherently describing the hypothesised trends in partnership formation across all the considered dimensions. Finally, this paper updates previous literature, as micro-level evidence of marriage and cohabitation postponement in the UK in the last decade is scarce (except for Pelikh, 2019).

**Theoretical background**

*Defining Economic Precariousness*

The term “precariousness” has increasingly been used in the literature since the 1960s. It often involves employment deviating from the full-time, long-term, and secure jobs typical of the Fordist period (Barbier, 2002, 2011). The concept of ‘précarité’ had previously been developed by Bourdieu et al. (1963) and Pitrou (1978) to represent labour market vulnerability (e.g. irregular work, lack of skills, low compensation and poor career prospects) and its consequences. ‘Précarité’ referred to poverty, lack of savings and poor housing, with a consequent impossibility of planning for the future and a persistent sense of insecurity. Since the 2000s, this wider concept has been revived under the name of precarity (Barbier, 2011; Standing, 2011, 2014; Kalleberg, 2018; Choonara, 2019, 2020). Precarity refers to a "generalised set of social conditions and an associated sense of insecurity, experienced by precarious workers but extending to other domains of social life such as housing, welfare provision and personal relationships" (Campbell and Price, 2016: p.315-316). In this paper, we combine the concepts of precarious work and precarity into economic precariousness, which includes objective aspects of individual economic insecurity related to employment and financial domains, housing resources, and benefits recipience, alongside subjective perceptions of the financial situation.

*Economic precariousness and the UK context*

The UK liberal employment regime, characterised by low employment regulation and state intervention, is unique within Europe (Gallie, 2013). Unemployment rates have been relatively low except during the economic recessions of the 1980s, 1990s and late 2000s (Bell and Blanchflower, 2010). Despite progressive flexibilisation and deregulation of the labour market (Furlong et al., 2017), the presence of temporary contracts is limited. In 2012, the share of 15–24 under temporary jobs was around 15%, against 42% in the EU27 (Matsaganis et al., 2014). Hence, the youth unemployment rate and the share of temporary contracts, i.e. two indicators typically used internationally to measure youth precariousness, are low compared to the EU average. Yet, insecure jobs and economic uncertainties remain (Furlong et al., 2017; Leonard and Wilde, 2019). Permanent contracts hide other types of precariousness (Rubery, 1989), including short- and zero-hours contracts (Datta et al., 2019) and low pay (Mcknight et al., 2016). This employment precariousness is often accompanied by restricted welfare support consisting of highly conditional unemployment benefits and means-tested benefits which were reduced in availability and value, due to government austerity measures (Sealey, 2014).

Economic precariousness also relates to the increased difficulties young Britons have saving, e.g. for long-term purposes such as buying their own home, or for precautionary reasons (Dolphin, 2012). The Office for National Statistics (2018) reports that the share of Britons aged 22–29 with no savings rose from around 40% before the Great Recession to 53% thereafter. Finally, housing has also become considerably more uncertain over time (Leonard and Wilde, 2019). Traditionally, Britain has been characterised by early home-leaving, supported by affordable social housing and welfare benefits. However, there has been a progressive marginalisation of social housing and a greater dependency on (increasingly expensive) private renting and reductions in the value of housing benefits due to austerity (Berrington and Stone, 2014). Thus, in the UK, youth economic precariousness has increased due to both increased employment precariousness and wider precarity.

 *Economic precariousness and union formation*

Micro-economic theorists argued that economic uncertainty reduces the economic gains to partnership formation. Maximum gains to partnership formation occur when both partners are positively sorted on non-substitutable goods, e.g. property income, or education, and are negatively matched on substitutable goods, i.e. earnings (Becker, 1981). In more practical terms, partners should enter a coresidential partnership when they have enough income or education and specialise in what they could do at their best, i.e. men paid work and women domestic one (ibid.). Oppenheimer (1988) also argued that uncertain employment, especially for men, delays partnership formation, particularly marriage, until *both* partners establish themselves on the labour market and collect enough economic resources.

In a more recent study, Mills and Blossfeld (2005) found empirical evidence that economic uncertainty arising from globalisation, i.e. low pay or occupational class, undermined young adults' ability to commit to family formation. Moreover, employment and temporal uncertainty, e.g. flexible or short-term hours contracts, destabilised young adults' long-term prospects, thereby discouraging partnership formation.

Contemporary studies also highlight the importance of considering subjective perceptions of economic precariousness (Kreyenfeld, 2015; Bernardi et al., 2019; Vignoli et al., 2020; Bolano and Vignoli, 2021). For instance, Vignoli et al. (2020) theorised anticipatory effects as imaginaries that could affect individuals' "narrative of the future", i.e. their plans towards realising a particular behaviour in the medium or long term. Consequently, young adults would refrain from entering a union under economically uncertain conditions, because their current situation and ignorance about the future would discourage them from committing themselves for the time ahead.

However, the relationship between economic resources and first partnership formation is not always negative. For instance, cohabitation can be a suitable living arrangement for precarious young couples wherein they can get to know each other while solving their uncertainties, and before making the higher-level commitment of marriage (Oppenheimer, 2003). Therefore, in contexts where cohabitation has become normative as the first coresidential union, the association between economic precariousness and partnership formation could be positive. Qualitative research in the US supported this idea, suggesting that some couples are pushed into forming a partnership by "economic necessity" to pool economic resources and halve living expenses (e.g., Sassler and Miller, 2017). Similarly, Friedman et al. (1994) argued that entering a partnership and parenthood could be a suitable "alternative" career for women aiming to reduce their economic uncertainty.

*Differences according to age*

We expect that the association between economic precariousness and union formation varies by age. Using the General Household Survey, Beaujouan and Bhrolcháin (2011) demonstrated that there had been a significant postponement of first partnership formation, particularly marriage, in Britain, over the years. However, young adults from socio-economically disadvantaged backgrounds are likely to continue to form their first partnerships at younger ages (Berrington and Diamond, 2000), leading commentators to describe a "fast track" and a "slow track" transition to adulthood (Jones, 2002; Bynner, 2005). Socio-economically disadvantaged individuals may seek a coresidential union early in life for several reasons: normative ages for family formation are younger for these groups, and often a pregnancy precedes their first coresidential union transition (Berrington and Diamond, 2000); disadvantaged youth tend not to be enrolled in higher education and do not postpone partnership formation due to role incompatibility between being a student and family formation (Bhrolcháin and Beaujouan, 2013). Additionally, they may seek to cope with economic instability by pooling their resources with their partner (Sassler and Miller 2017) or finding meaning in their life through family (Friedman et al., 1994). We hence expect a positive association between economic precariousness and union formation at younger ages.

Instead, youth forming a first union in their mid- and late-twenties are likely to have achieved secure employment after attending higher education or after spells of precarious employment (Blossfeld and Huinink, 1991). They represent more attractive partners than precarious individuals of the same age (Ermisch, 2003). Hence, we expect a negative association between economic precariousness and union formation for youth in their mid- and late-twenties.

Singletons who never partnered before their thirties are often economically precarious individuals lacking the resources to attract or move in with their partners (Berrington and Diamond, 2000). However, they also include highly-educated, career-oriented people intentionally postponing the first union formation, those waiting to marry directly, or having a strong preference for singlehood (Jalovaara, 2003; Blossfeld, 2009; Sassler et al., 2010). Thus, we expect the relationship between economic precariousness and first-union formation to be still negative for older youth, although the association may be weaker in this case.

*Hypothesis 1 (H1): Economic precariousness increases the probability of union formation among the younger youth. It decreases the probability of union formation among those in their twenties and, to a lesser extent, thirties.*

*Changes over historical time – economic recessions*

The UK economy has undergone phases of expansion, stability, and recession over the last 30 years.  We identified four historical periods based on trends in youth unemployment and key political events. 1991–97 began with a downturn in 1993, followed by a recovery (Bell and Blanchflower, 2010), and ended when Labour Party won the general election. 1998–2007 saw general economic stability, although youth unemployment started to moderately increase from 2004 (Bivand, 2012), alongside temporary, low-skilled and low-paid jobs (Furlong et al., 2017). 2008–13 was characterised by the Great Recession, whilst 2013–18 saw some economic recovery.

Most literature argues that recessions are associated with lower rates of family formation, as individuals avoid making commitments (e.g. partnerships and fertility) during economically insecure periods (Cherlin et al., 2013; Goldstein et al., 2013; Comolli, 2017). Since resources such as earnings, savings or housing are more uncertain, an economic recession would raise the economic level needed to pursue life commitments or be self-independent (Ranjan, 1999). These obstacles would also be subjective, as individuals' insecure perceptions would deteriorate (Kreyenfeld, 2015; Comolli and Vignoli, 2019; Guetto et al., 2021). Young economically precarious individuals would be likely to have fewer economic means to face such a sudden and long-term shock. Therefore, they would be less likely to meet the necessary bar to make family commitments (Watson and Mclanahan, 2011) and would be more inclined to forego or revise their plans to enter a union, especially marriage (Sobotka et al., 2011). Moreover, as less attractive partners, they would also be less likely to be selected on the partnership market. During economic recovery, rates of partnership formation should return to their original level as couples catch up with their partnership formation (Sobotka et al., 2011).

Cohabitation is often seen as an affordable alternative to marriage during periods of uncertainty (Oppenheimer, 2003; Schneider, 2017). However, since recessions hinder young adults' self-independence, both forms of partnership are likely to be discouraged (Stone et al., 2011). In sum, we suggest that the relationship between economic precariousness and partnership formation will be stronger during recessions than economic stability or expansion.

*Hypothesis 2 (H2): Economic precariousness decreases the probability of union formation in periods of economic recession (e.g. 2008–13) more than in periods of economic stability or expansion.*

 *Changes over historical time - gender differences*

The economic role of women changed dramatically since the 1980s, when female education and labour market participation started to increase (ONS, 2013). Many working women postponed their first union partly to establish their careers before family formation, partly because, having gained economic independence from their family of origin, they could prolong the search for the most suitable partner (Schwartz, 2013). At the same time, globalisation and deindustrialisation changed the nature of men’s jobs, reducing their ability to provide for a family (Sironi and Furstenberg, 2012). Thus, over time, women's economic resources may have become more important for union formation (Oppenheimer and Lew, 1995; Blossfeld and Timm, 2003; Sweeney and Cancian, 2004; Van Bavel, 2018), with today's men considering women's resources an important characteristic for a potential partner (Buss et al., 2001; Blossfeld, 2009). Increasingly, women enter a first union with someone of a similar age, and with similar or fewer economic resources (Klesment and Van Bavel, 2017). Therefore, it is likely that the association between economic precariousness and first union formation for women has become more similar to men's over the last three decades.

*Hypothesis 3 (H3): For men, economic precariousness decreases the probability of partnership formation throughout the examined historical periods. For women, the association between precariousness and union formation becomes negative and stronger over time.*

## Data and Methods

*Data and sample*

We pooled individual-level data from the British Household Panel Survey and its successor - the UK Household Longitudinal Study (UKHLS). Both surveys interview respondents approximately each year, but, differently from BHPS, the field work for UKHLS ranges 24 months (Understanding Society, 2022). BHPS has 18 waves (1991–2008); while our UKHLS dataset comprises nine waves (2009/10–17/18). BHPS started with a representative sample of 5,500 randomly selected British households. Subsequent boosts include those for Welsh, Scottish, and Northern Irish subsamples. UKHLS comprised around 40,000 households at the start, later boosted by two ethnicity boosts to represent the increasing proportion of ethnic minorities, especially second and third-generation immigrants (Platt and Nandi, 2020). Both surveys tracked individuals from original households, even when they left to form a new one. Children born to original households became full respondents when they turned 16 and are referred to here as the "rising 16s".

Individuals entering the sample should have been full-respondent original sample members (OSMs) with valid information for at least two consecutive waves, aged 18–34, and not have experienced a co-residential partnership. We excluded full-time students from the sample since most students (70%) did not have a paid job and had zero income, thereby rendering the meaning and measurement of precariousness for students different from working young adults. We followed our sample of 6,782 single respondents who had never had a coresidential partnership until they transition to the first coresidential union between a given wave $t$ and the following $t+1$. Since wave interviews for each individual occur approximately at one-year distance, we will refer to the interval $(t, t+1)$ as person-year. The sample corresponds to 20,688 person-years. of which 60% joined aged 18–21. All boosts from both surveys were included, meaning that the sample developed in terms of geographical coverage and ethnic composition, especially when there was the shift from BHPS to UKHLS (details presented in the section S1 of the Supplementary Material).

 *Outcome*

Direct marriage and cohabitation were combined into one event (forming a coresidential partnership) due to the selectivity and rarity of direct marriage in recent periods (82.2% of 1,910 of the valid events were cohabitations). However, we also computed additional analyses where cohabitation and direct marriage were competing risks, which are shown in the results section. The median age of union formation among those entering their first union was 24 for men and 23 for women.

*Indicators of economic precariousness*

Indicators of economic precariousness were chosen to reflect our definition, encompassing aspects beyond precarious work, subjective indicators and factors relevant to the UK context, such as housing. Indicators had to be available across most waves of BHPS and UKHLS. Technical details on how the indicators and the more complex control variables were constructed are presented in Supplementary Material (analysis S1). Occupational class and contract type were used to represent the employment domain. In the first variable, not employed, i.e. out of labour force, were contrasted with workers in routine/semi-routine, intermediate and managerial/ professionals. In the second, they were contrasted with those in temporary or permanent jobs.

The financial domain consisted of labour income tercile (based on usual gross labour income), means-tested benefits and savings. For labour income, the most precarious category consisted of non-earners, the intermediate of low earners (first tercile, the lowest) and the least precarious of medium-high earners (second and third tercile). Non-earners included those out of labour force, and self-employed with negative income. Not saving money and receiving means-tested benefits were considered precarious conditions since they signalled either the presence of low income or the impossibility of accumulating resources to plan for the long term. In UKHLS, savings questions were asked biennially, starting from the second wave onwards. Therefore, we imputed the missing observations using the value from the previous wave. Receiving means-tested benefits was a binary variable indicating whether the respondent received the welfare benefits listed in section S1 of the Supplementary Material.

The housing domain was represented by the respondents' housing tenure (living with parents, independently as homeowners, renters from a public institution or a private landlord). Whilst our reference category, i.e. coresidence with parents, is normative, among those in their early twenties in the UK, it indicates a more disadvantaged status from the mid-twenties (Stone et al., 2014). Living in rented accommodation, particularly private renting, is considered the most insecure status for family formation (Tocchioni et al., 2020). In models excluding housing tenure a binary variable indicating current coresidence with parents was included.

Subjective indicators capture short- and long-term economic insecurity. Perceived current financial situation was based on the question "*How well would you say you yourself are managing financially these days?*". The original five-category variable was recoded into good/doing alright (“good”); getting by; and quite difficult/difficult (“bad”). Financial expectations were based on the question "*Looking ahead, how do you think you will be financially a year from now, will you be…*". Answers categories were: “worse", “the same", or “better off”.

 *Other covariates*

Our hypotheses explore how the relationship between economic precariousness and first partnership is moderated by age, gender and historical period. Age was captured by a quadratic polynomial, consistent with past research (Steele, 2005). Gender was included as a binary variable, whilst historical period included four categories, as described earlier: 1991–97; 1998–2007; 2008–13; and 2013–18. We defined these periods based on survey waves to account for the rescaling of weights (see below). This caused an overlap in the last two periods (waves 2012/13 and 2013/14).

We controlled for other individual sociodemographic characteristics which may confound the relationship with union formation. As with the main covariates, details on their construction are provided in section S1 of the Supplementary Material. Parental occupational class, based on the three categories of the National Statistics Socioeconomic Classification (NS-SEC), was included as a control for socioeconomic background. As discussed in the theoretical background, class differences are agued to persist in the normative age of partnership formation, so this variable was interacted with age. Educational qualifications and religion were included to capture more secular and liberal attitudes towards partnership formation. Education was coded as low (no qualifications); medium, advanced and high. Religion status indicated whether or not the individual belonged to a religion. We captured the changing ethnic composition of the population of young Britons by including a variable indicating self-reported ethnicity, coded as White British/Irish; Bangladeshi; Pakistani; Indian; Other Asian; African; Caribbean; Others. We included a covariate indicating geographical location, coded as: London, elsewhere in England; Wales; Scotland; Northern Ireland. We also introduced a binary indicator of the presence of biological children in the household. As a robustness check, we undertook further analyses inserting women's pregnancy status (or partners', in the case of men), whose findings are in the section on sensitivity analyses.

 **Analytical Strategy**

We ran separate analytical models for each indicator of economic precariousness to identify the extent to which these different measures could characterise the relationship between economic precariousness and partnership formation. This approach allowed comparing the trends described by indicators, identifying the one most coherently associated with the relationship of interest across all the three dimensions and avoiding problems of high collinearity, since some of these indicators were highly correlated.

To ensure the correct comparison across the models, analyses were performed on the same sample having valid data on all the measures of precariousness in each wave (a missing category was allowed for individual controls only). Discrete-time logistic regression was used to estimate the relationship between the indicators of economic precariousness and the probability of entering a first coresidential union between a given year $t$ and the following, $t+1$, conditional on being never-partnered in year $t$ (Singer and Willett, 2003). This probability is also known as hazard, i.e. $h\_{t+1 }$.The model was specified as follows (in the analyses of direct marriage and cohabitation as competing risks, the link function was multinomial logit):

$logit\left(h\_{t+1}\right)= α\_{i}\left(t\right)+X\_{i}\left(t\right)+Z\_{i}\left(t\right) $ (1.1)

where $X\_{i}(t)$ represented the time-varying indicators of economic precariousness, $Z\_{i}\left(t\right) $ key individual controls and $α\_{i}\left(t\right) $ the baseline logit hazard function, i.e. age. Therefore, if an individual entered a coresidential union in 2000, the relevant covariates were measured approximately in 1999 (the previous wave). Youth were censored when lost to follow-up or reached age 34 (details on interval censoring, including intermittent nonresponse, are in analysis S2 of the Supplementary Material).

Analyses were weighted using longitudinal weights at time $t+1$ (Kaminska and Lynn, 2019). Longitudinal weights corrected for differential nonresponse or possible overrepresentation of the included boosts (e.g. ethnic minorities,), and gave a full weight to the OSM. The applied weights were measured concurrently with the event, at time $t+1$. Weights were re-scaled to have an even representation of the observations across the pooled waves (UKHLS Support Forum, 2013).

When testing H1, the effect of precariousness over age was assumed nonproportional by including an interaction between $α\_{i}\left(t\right)$ and the covariates representing precariousness. For H2, we included two-way interactions between precariousness indicators and historical periods. In H3, we expanded the latter to consider a three-way interaction between the indicators of precariousness, historical period, and gender. For H2 and H3, interactions between age and the indicators of precariousness remained but were considered as controls. Analyses were carried out through the software Stata (StataCorp, 2019b).

To facilitate the interpretation of the results, we presented, for each category of the indicators of economic precariousness, the predicted annual probabilities of entering a first coresidential partnership between year $t$ and $t+1$, conditional on having never experienced a coresidential relationship in $t$ (StataCorp, 2019a). Apart from the covariates involved in the interaction of interest, other covariates values were kept at their mean value. We adjusted the width of the confidence intervals of the means estimates of the predicted probabilities in line with Goldstein and Healy (1995) to correctly conclude that the means estimates were significantly different at the 5% level if their confidence intervals did not overlap completely. The intervals were graphed with width $\pm 1.39\*σ$, equivalent to 84% confidence level.

To study H1, we examined the sign, the strength and the magnitude of the predicted probabilities of the least precarious categories and the more precarious ones. To address H2 and H3, we used t-tests for differences in the magnitude of effects across historical periods (details in Supplementary Material, p.26–29). The reference period for H2, where we explored the effect of economic recessions, was 2008–13. For H3, where we explored longer-term historical changes in the effect of gender, the reference period was the earliest: 1991–97.

Despite our choice of a separate approach, since the indicators were interrelated, we performed an exploratory factor analysis (EFA) to understand whether the indicators measured aspects of the same concept and whether an index could be used as an alternative to our approach. The EFA was based on a polychoric correlation matrix using an oblique rotation.

**Results**

*Distribution of variables and their correlation*

Table 1 shows the distribution of the indicators of economic precariousness. 74% of the total weighted person-years comprise permanent workers, confirming the low diffusion of temporary employment in the UK. Only 17% of the person-years concern not employed. The majority of the sample does not claim means-tested benefits (82% of person-years), whilst two-thirds of the sample report a good financial situation, and over half expect to be better off in the future. Roughly half the sample saves money. Possible explanations on why the share of economically precarious person-years is relatively low are a few. First, many young adults exit precariousness as they age, e.g. because they enter the labour market. Second, as we will discuss in the results, precarious individuals tend to be selected into early partnership formation, whilst those with more resources – the highly educated and career-oriented – tend to delay partnership formation. Thirdly, analyses of attrition patterns within the survey show that young adults who are not employed, temporary workers, non-savers, or feeling negative about their perceived financial situation are more likely to be lost to follow-up.

Table 1

About here

The distribution of control variables is shown in Appendix, Table A 1.The mean age of the entire sample (23.4), alongside the one of women's (23.1) and men's (23.6) subsamples, is close to the median age at union formation for both genders. Few individuals have no qualifications (5%), with most having intermediate education. Most young individuals come from professional and managerial class backgrounds (40%), but there is a consistent share of individuals from intermediate (24%) and routine (29%). The sample predominantly lives in England (including London, 85%) and is White British/Irish, with the largest ethnic groups being Pakistani, Indian and Caribbean (2-3%).

The results from a polychoric correlation matrix (provided in the analysis S4 of the Supplementary Material) show that the measures representing employment and financial domains are highly correlated (0.7-0.8), except for savings (0.4), mainly because the not employed constitute a common category in the employment and income domains variables. Moreover, 63% of those receiving means-tested benefits are not employed. Co-residence with parents and financial expectations are not highly correlated with other indicators and represent stand-alone concepts.

*Economic Precariousness and Entry into First Coresidential Partnership*

In unadjusted analyses, the annual probability of forming a first coresidential partnership is consistently lower among economically precarious (Figure 1). On average, each year, 7% of the not employed form the first partnership, compared to 9% of routine workers, 11% of those in intermediate occupations, and 14% of professionals and managers. Those on temporary contracts are less likely to form a partnership (9%) than those on permanent contracts (11%), whilst low-earner workers are less likely to form a union (7%) than high-earning employees (13%). Those receiving means-tested benefits are slightly less likely to form a partnership (9%) than those not receiving benefits (11%). Savers have a similar probability to non-savers. Those living outside the parental home in either homeownership or private renting are significantly more likely to form a partnership (14-15%) than living with parents (9%).

Regarding subjective measures, we find different results according to whether the feeling regards current or future economic circumstances. We do not find statistically significant differences for the former, even though those getting by present an equal or higher transition probability than both those feeling a good or a difficult financial situation. Yet, financial expectations provide an unanticipated result, as those expecting a worsening financial situation in the subsequent year present roughly 4.2% higher probability of entering a first coresidential union than those expecting to be better off (10%) or the same (9.8%).

Figure 1

About here

Figure 2 shows the results for age, gender and historical time (from model (c) in Table 2). Results for continuous age are graphed using two-unit intervals. The probability of forming the first coresidential partnership peaks in the mid-20s and steadily declines across historical periods, among both men and women.

Figure 2

About here

Figure 3 tests H1, which argues that the probability of union formation is increased by economic precariousness among younger youth and decreases among those in their twenties and thirties. Full model results are presented in Table 2, whereas the predicted probabilities are shown in Table A 2. H1 is broadly confirmed from the twenties to the early thirties. Several indicators show that youth being most economically precarious are significantly less likely to form a coresidential partnership than the least precarious. Similar trends, albeit insignificant, are found in the oldest ages; whereas, evidence on the youngest consists of differences whose strength and direction rely on the considered indicator.

Differences peak in the mid-twenties when the proportion forming a first coresidential partnership among the least precarious is roughly double that among most precarious (Figure 3). In this age interval, those beginning a union on permanent contracts are 14% each year, and those in managerial classes or high-earners 15%. Instead, the figure is around 7% for those not employed and slightly higher for low-earners. In this age range, those working on a temporary contract or in intermediate or routine classes are closer in behaviour to the least precarious group, suggesting that not all the precarious traits of a job potentially discourage partnership formation. With regard to these indicators, differences are generally insignificant at ages 32-34 apart from those between low-earners and medium-high earners. At age 18, differences between the least precarious categories and the non-managerial classes or the not employed are null. In contrast, temporary employees and low-earners are negative but statistically insignificant ($p>0.10$).

The means-tested benefits indicator supports H1. At age 18, those on means-tested benefits have a higher probability of forming a first partnership than non-recipients $(8\% vs 5\%, p=0.05)$. However, patterns reverse at later ages up to the thirties, when differences become insignificant. For the savings indicator, no significant differences are found at young ages. Still, at older ages, those saving show a higher tendency to form a first partnership than those not saving.

Results for housing tenure are mixed. Among the youngest ages, those living independently in public rented accommodations are the most likely to form a partnership (16%); whereas, in the twenties, when overall rates of first coresidential partnership formation are at their highest, those living independently as homeowners are the most likely (16–17%). From the thirties, rates of first partnership formation are highest for those living in private-rented accommodations (12%) and lowest for the select group who remains in the parental home (3%).

Figure 3

About here

Respondents describing themselves as “getting by” financially present a similar predicted probability of forming the first coresidential union as those perceiving a good financial situation, except for youngest ages, in which this probability is significantly higher. Contrarily, those feeling a “difficult” financial situation present lower probabilities of first partnership formation, among those in their twenties. However, confidence intervals are large due to the limited sample size of this group. In contrast, financial expectations show that never-partnered individuals expecting to be worse off in the following year have a higher predicted probability than individuals expecting to be better off or about the same, especially in the mid-20s, where the differences between the first and the second two categories amount to around 9-10%.

When we consider marriage and cohabitation as competing risks (Figure A 1 and Figure A 2), results on the relationship between economic precariousness and the probability of entering the first cohabitation resemble the already-described relationships (most of the events are cohabitations). However, compared to the opposite conditions, saving and having “good” financial perceptions are predictors for direct marriage, relative to remaining single, but not for cohabitation. In contrast to cohabitation, living independently from parents is not associated with direct marriage, suggesting that direct marriage often coincides with the exit from the parental home. Those living independently from the parental home in social housing are less likely to marry directly than coresiding with parents.

 *Changes over historical time - economic recessions*

Our second hypothesis, H2, explores whether the effect of precariousness has become significantly more pronounced in 2008–13, i.e. around the Great Recession, compared to other periods. Figure 4 plots the predicted annual probabilities for each category of economic precariousness in each historical period, which are shown in Table A 4. Since age is fixed at the sample average, we see that the least precarious categories present a higher predicted probability of entering the first coresidential union than the more precarious ones (consistent with H1). However, our interest concerns whether these differences increase in 2008–13, compared to other periods. The results of formal t-tests are shown in Figure S7 in the Supplementary Material.

Measures from the financial and employment domain are the only ones presenting systematic differences across all the considered periods. In 1998–2007, the not employed/non-earners present a transition probability around 8%–9%, whereas permanent workers and high-earners around 13–14%. In 2008–13, these contrasts increase by 3­­–4% ($p<0.05$). The categories "not employed-managerial" and "benefits recipients-nonrecipients" also present similar differences but with a p-value around 0.1.

Moreover, in 2013–18, permanent workers, high-earners or receiving means-tested benefits present a higher transition probability than their counterparts. In 2008–13, these differences tend to be 2–3% larger ($0.05=<p<0.1$). We find similar trends with a similar magnitude alsowhen contrasting the same categories in 1991–97 and 2008–13, albeit insignificant ($p>0.1$*),* probably due to the larger confidence intervals in the first period. We also find some differences in homeownership in 1991–97 and 1998–2007, but not in 2013–18. In sum, only some trends of contract type and labour income give significant support to H2.

When marriage and cohabitation are analysed as separate events (Figure 5 and Figure 6), results resemble the ones for cohabitation and the ones for direct marriage are less intelligible, due to its rarity after the first period.

Figure 4

About here

Figure 5 and Figure 6 present our findings for H3, arguing that, over time, women's association between economic precariousness and union formation has recently become negative and men's has remained constantly negative. The results of formal t-tests are in Figure S8 and S9 of the Supplementary Material. To enhance the visualisation of the three-way interaction, we graph the results separately by gender and fix age at each subsample average. Men not employed and on low-income present a lower probability of forming a first coresidential union than their counterparts across all the considered historical periods (even though differences are not always significant at the 5%, e.g. in 1991–97). Moreover, occupational class appears less discriminatory in the most recent period than in the early-1990s $(p<0.05)$.

Women show a negative relationship between being not employed and the reference outcome in the most recent periods and the first one but insignificant in 1998–2007. For women, indicators for occupational class and income appear to support H3. In 1991–97, the differences between women in routine and intermediate occupations or earning low income and their least economically precarious counterparts were small, whereas, in 2013–18, they become negative and significant, increasing by 9% ($p<0.05$). Trends similar to not employment regard means-tested benefits among both genders.

Finally, the association between living independently as homeowners and first partnership formation tends to increase over time for both genders $(p<0.1)$. Subjective measures do not fit H3, as women present slight variation over time and men a sudden change in financial expectations in the most recent period that is hard to interpret. In sum, H3 is only confirmed by some results for the labour income and occupational class indicators (this last one only for women), but there is no systematic evidence in its support.

Figure 5

About here

Figure 6

About here

Control variables are associated with partnership formation in ways expected by the literature and their effect does not alter according to which measure or specification of economic precariousness is used (Table 2). Medium and high education levels are related to a higher risk of entering a first union than low. This result is statistically significant across models among the high-educated; whereas, it is not significant, in some models, for medium education. Compared to the rest of England, living in London or Northern Ireland is negatively associated with the risk of entering a first coresidential partnership; whereas, those living in Wales and Scotland do not show significant differences. As shown by the multinomial results (Table A 3), the finding for Northern Ireland is related to the lower risk of non-marital cohabitation, which is a less popular option in this region (ONS, 2019). The multinomial model also reports that being part of an ethnic minority, rather than being White British, is related to a higher risk of transition into direct marriage and a lower one into cohabitation (apart from the Caribbean community). Being religious is also related to a higher risk of transition into a direct marriage, relative to remaining single, and a lower one of entering a cohabitation (albeit not significant). The presence of biological children is positively related to the risk of direct marriage and negatively to cohabiting, even though this latter result is not statistically significant.

Table 2

Here

### *Factor analysis*

The EFA confirms that some of our indicators can be considered aspects of the same latent factor, economic precariousness, besides co-residence with parents and financial expectations (details in S4, Supplementary Material). The factor loadings were highest for contract type, income, class and means-tested benefits (>0.7); and moderate for financial perceptions and savings (0.5), in line with the correlation matrix. When we introduce this index within the regression model (1.1) (Figure 7), we find results that are broadly in line with the financial and employment indicators, especially the ones regarding not being employed. The composite index of economic precariousness does not relate to the transition to a first coresidential union in young and older ages (panel a); whereas, later on, the higher the value of the index (more precarious), the lower the likelihood of union formation. We also find that the differences between precarious and less precarious individuals are more pronounced in the most recent periods than in the less recent ones, especially in 2008–13 (panel b). Differences between genders appear minimal (panel c).

Figure 7

About here

*Limitations and Sensitivity analyses*

We follow with a series of practical limitations of our study and how we tried to address or control for them. Firstly, to verify whether the results hold even if we put several indicators in a single model, we computed a model containing all the measures except for with the factor analysis. The magnitude of the relationships resembles the ones of the models considering the indicators of precariousness independently (see Analyses S3a and S3b in the Supplementary Material).

Moreover, another limitation consists of left truncation, since some individuals joined the sample at different ages. To verify whether this could bias the results through sample selection, we restricted our analyses to those who entered the panel before age 19. The results (available on request) seem to overall confirm the ones already presented.

Our analyses did not consider whether the respondents had a non-coresident romantic partner with whom they wish to move in, since the information about living-apart-together (LAT) couples was only collected from wave 3 of UKHLS. Therefore, we were not directly addressing whether the individual prefers singlehood in that specific moment. In a robustness check, we tested H1 on those UKHLS respondents who were in a LAT relationship at time t and intended to form a coresidential union in the following three years (see Analysis S5). Despite the relatively small sample (N=2,177), patterns are consistent with H1, especially the ones on employment and income measures (Figure S5 and S6).

Further, we combined unemployed individuals with homemakers or long-term sick into one "not employed" category, which represents those who are out of the labour force. Additional sensitivity analyses examined whether there were any differences between them. No substantial differences were found (Figure S3). We also controlled for whether the immigrant boosts – first in 2009 and second in 2014 – could disrupt some of the patterns witnessed for the historical period, due to immigrants’ higher propensity to marry directly. When we removed one boost per time, no differences were found in our conclusions. When we removed both boosts, historical periods differences between non- and the high-earners were similar in magnitude but no longer significant.

Another limitation was that the Great Recession happened to coincide with the change from BHPS to UKHLS. Therefore, the widening relationship between precariousness and first partnership formation in the employment and financial domains, during the Great Recession, could be the result of seaming effects between the two surveys. Checks using only the BHPS component still highlight the presence of this disruption on financial and employment indicators between the second and the third period. Nevertheless, we cannot exclude that this finding may result from an increase in the share of unemployed during the recession rather than a causal link.

Lastly, using a model whose covariates were lagged by one year compared to the outcome did not entirely resolve reverse causality, as people might anticipate entry into coresidential relationships by changing their economic position and leading to a potential overestimation of the relationship of interest. Therefore, since the events preceded by a pregnancy were more common in young ages (Table S7), we explored whether the transition to a first coresidential partnership could result from anticipating a new birth. Although we verify a strong and positive relationship between experiencing a conception and entry into partnership, all results concerning the relationship between economic precariousness and partnership formation are robust (Table S8 and Figure S4).

We also highlight other, more theoretical, limitations. First, differential nonresponse could be an issue, as some of the precarious categories are more likely to be lost at follow-up. Thus, we would be likely to overestimate the relationship between precariousness and the first coresidential partnership formation. However, we argue that differential nonresponse could be a severe problematic only if we lost those economically precarious individuals who were more likely to form a union, which appears unlikely. Moreover, the use of longitudinal weights should also account for differences in the likelihood of responding according to specific characteristics. Second, the type of data (yearly panel) could lead to problems of interval censoring (or, intermittent nonresponse). Whilst we partly sorted out this issue for UKHLS, it was less easy with the BHPS. Analysis S2 presents how we dealt with these issues. Third, since the average number of observations per individual was limited (five times), we did not construct measures of persistency for all the indicators. However, since previous studies in the broader family demography literature have highlighted the importance of persistency (Ciganda, 2015; Busetta et al., 2019), further research in this sense needs to performed.

**Discussion**

This paper investigated the association between economic precariousness and the entry into first partnership in the UK, across three main dimensions: age, historical time, and gender. Economic precariousness was defined as a lack of economic resources potentially generating insecurity in a number of different domains: employment (occupational class and contract type), financial (labour income, means-tested benefits, and savings), and housing (tenure). We also considered subjective measures, i.e. one's perceptions towards the current and the future financial situation. The use of multiple separate indicators was motivated by the lack of a unique definition of precariousness in the literature (Campbell and Price, 2016) and allowed achieving two different goals. One aimed to describe the direction and strength of the trends followed by each indicator while analysing the hypotheses. Our indicators never support our hypotheses fully, i.e. they never go in the same direction all together, thereby confirming that they represent different aspects of precariousness necessitating different interpretations. The second objective sought to understand whether there is one aspect best suited to describe the hypothesised relationship between economic precariousness and partnership formation across all the considered dimensions.

We find that the association between economic precariousness and the first coresidential union formation varies over age, consistent with previous British literature (Berrington and Diamond, 2000). In their late teens, youth with no employment, receiving means-tested benefits, renting from a public or private institution, feeling or expecting a difficult financial situation, show a similar or a higher likelihood of entering their first coresidential union than their most advantaged counterparts. Therefore, some results support the literature on the presence of a "fast track" accelerating the partnership formation of the most disadvantaged young Britons (Jones, 2002; Bynner, 2005). However, not all the considered indicators fit this explanation: very young adults with low labour income or on a temporary contract have a lower risk – albeit statistically insignificant – of forming the first coresidential union than those with a permanent contract or no labour income, thus suggesting that there could be a precarious class in unstable and low-paid jobs not following this accelerated route (O'Reilly et al., 2009; Roberts, 2011).

Objective economic precariousness discourages partnership formation among youth in their 20s and early-30s, when the likelihood of union formation is highest; whereas, first unions at later ages are fewer, more selected and weakly associated with economic factors. Up to the early-30s, those not in the labour force, low-earners, means-tested benefits recipients and those living with parents present a significantly lower probability of union formation than workers in permanent or managerial occupations, medium-high earners, not receiving means-tested benefits and homeowners. Despite the critical role played by income, savings are not associated with union formation. However, additional analyses show that this result is driven by cohabitations, while savings remain an important correlate for direct marriage, confirming previous literature (Oppenheimer, 2003).

Results on subjective indicators are more mixed, suggesting different mechanisms regulate individuals' subjective and objective spheres. Current financial perceptions are weakly associated with union formation, as there is only a trend suggesting that those feeling a difficult financial situation, rather than a good or "getting by" one, decreases the probability of forming a first coresidential partnership. Again, the multinomial model distinguishing between cohabitations and marriages shows that the overall results resemble those for entry into cohabitations. Feeling a difficult financial situation is more strongly related to entry into direct marriage than for cohabitation, suggesting that direct marriage epitomises a more long-term financial commitment in the UK (Berrington et al., 2015). Financial expectations present a strong relationship with union formation but, counterintuitively, those expecting to be economically worse off in twelve months have the highest predicted probability of forming a first coresidential partnership in the following year. We attribute this result to an anticipation effect of future expenses, consistent with frameworks arguing that individuals foresee the consequences of their actions before their occurrence (Bernardi et al., 2019; Vignoli et al., 2020).

The empirical findings show that British men and women have postponed marriage and cohabitation over time (Pelikh, 2019). Regarding our second hypothesis, the evidence highlights one trend only: not employed and non-earners tend to have an even lower likelihood of partnership formation than their most advantaged counterparts, during the period around the Great Recession (2008–13), compared to less economically turbulent ones (1991–97; 1998–2007; 2013–18). One explanation could be that, in recessionary periods, these economically precarious youth found it harder to reach the necessary threshold to be self-sufficient and take lifelong commitments (Ranjan, 1999; Sobotka et al., 2011; Watson and Mclanahan, 2011). These findings strictly reflect the results for cohabitation, thereby highlighting that recessions could discourage also this partnership type.

We also investigated whether the relationship between economic precariousness and first union has strengthened over time for women, whilst remaining the same for men. The only findings actively supporting the hypothesis regard income and occupational class: among young working women, earnings and occupational class appear more important predictors of partnership formation in more recent years (Oppenheimer et al., 1997; Kalmijn, 2011). For men, the relationship tends to remain stable and negative, especially for low income. These trends also fit the evidence of the increasing proportion in homogamous and female-hypogamous couples regarding education, employment or earnings (Esteve et al., 2016). However, other indicators do not align with this argument, e.g. not employment seems negatively related with partnership formation for both genders also in the 1990s, contrary to the traditional specialisation model supporting males' breadwinner role (Becker, 1981). Previous British evidence using BHPS also highlighted that women might delay the partnership formation under economically precarious circumstances (Francesconi and Golsch, 2005). Probably, the educational expansion and labour market participation started in the 1980s in the UK could have already promoted a more active role of women's employment in the partnership formation already in the 1990s.

In conclusion, objective measures still appear a more immediate tool to capture potential inequalities in current economic resources while forming the first coresidential partnership. However, we would not discourage the use of subjective measures, even though we found mixed results. Further research needs to be undertaken to examine how they interact with objective measures. Finally, we have shown that it is possible to create an index of economic precariousness which has a straightforward and significant association with partnership formation. However, we caution against using an index as it obscures the particular form of economic precariousness which is most important.

Regarding the second objective, we suggest, based on these results, that, for the UK at least, labour income is the indicator most coherently describing the hypothesised relationship between economic precariousness and the first partnership formation across all the considered dimensions: age, gender and historical period. First, it appears to capture both the strengthening of this relationship during recessions and the increasing importance of women's economic resources in recent times. Second, labour income discriminates more in detail between economically precarious and not economically precarious in their twenties and thirties than other indicators. For instance, not only non-earners are less likely to enter a first coresidential union than medium-high earners, but also low-earners. Labour income is, however, less suitable for identifying those who take a "fast-track" transition to adulthood in their teenage years, which is better captured by other indicators such as housing and means-tested benefits. Nevertheless, it also has an important property at the youngest ages: it allows understanding when an economically precarious condition i.e. earning low labour income, could represent an impediment to union formation in this age range.

Overall, findings stress that financial independence remains an important marker for the establishment of an independent life course among young adults in the UK. The importance of income for young adults’ transition to first partnership has clear policy implications, for example in terms of policies relating to minimum living wages and affordability of housing. Next steps could be to collect evidence from other contexts to spotlight potential differences and peculiarities according to welfare regimes or socioeconomic conditions.

## APPENDIX

**Table A 1: Descriptive statistics of individual controls**

|  |  |  |  |
| --- | --- | --- | --- |
| **Continuous variable** |  |  |  |
|  | **Mean** | **Std. deviation** |  |
| **Age – total sample** | 23.4 | 4.16 |  |
| **Age – men** | 23.6 | 4.20 |  |
| **Age – women** | 23.1 | 4.09 |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Categorical variables**  |  |  |  |
|  | **Unweighted person-years a** | **%weighted person-years** | **% weighted events** |
| **Gender**  |  |  |  |
| Male             | 11,021 | 58.09 |  9.12 |
| Female   |  9,667 | 41.91 | 12.15 |
| **Historical period** |  |  |  |
| 1991–97   |  3,404 | 29.41 | 11.98 |
| 1998–2007   |  6,846 | 41.18 | 10.68 |
| 2008–13 |  5,201 | 12.60 |  8.42 |
| 2013–18        |  5,237 | 16.80 |  8.35 |
| **Living with biological children** |  |  |  |
| No       | 19,367 | 95.64 | 10.36 |
| Yes |  1,321 |  4.36 | 11.07 |
| **Geographical area** |  |  |  |
| England (except London) | 12,136 | 71.39 | 10.60 |
| London |  2,496 | 13.51 |  9.20 |
| Scotland |  1,857 | 5.00 |  8.70 |
| Wales  |  2,284 | 7.90 | 12.10 |
| Northern Ireland |  1,874 | 2.10 |  7.10 |
| Missing  |  41 |  0.1 | 19.70 |
| **Religion** |  |  |  |
| Religious |  8,125 |  33.60 | 11.34 |
| Not religious | 12,473 | 66.10 |  9.90 |
| Missing |  90 |  0.30 |  1.90 |
| **Ethnicity** |  |  |  |
| White British and Irish | 17,856 | 91.2 | 10.50 |
| Bangladeshi |  261 | 0.40 |  7.81 |
| Pakistani |  417 | 1.00 | 13.90 |
| Indian |  543 | 1.70 |  9.00 |
| Other Asian |  272 | 0.90 |  7.00 |
| African |  358 | 0.90 |  4.70 |
| Caribbean |  470 | 1.40 |  7.30 |
| Other and mixed |  507 | 2.60 | 10.50 |
| Missing |  4 | 0.00 |  0.00 |
| **Education** |  |  |  |
| Low |  922 | 4.59 |  6.78 |
| Intermediate | 6,775 | 36.55 |  9.59 |
| Advanced | 6,831 | 32.08 |  9.41 |
| High | 5,993 | 25.85 | 13.39 |
| Missing  |  167 |  0.93 |  7.70 |
| **Parental class** |  |  |  |
| Managerial and professionals | 7,824 | 39.98 | 11.14 |
| Intermediate | 4,904 | 23.72 | 10.16 |
| Routine and semi-routine | 6,085 | 28.70 |  9.96 |
| LT unemployed/never employed/not employed at age 14 | 1,675 | 6.81 |  8.72 |
| Absent parent (or missing) (or missing) | 200 | 0.78 |  8.99 |
| **Pregnancy status of the female respondent (or male r. partner)** |  |  |  |
| No | 20,248 | 98.07 |  9.75 |
| Yes |  440 |  1.93 |  42.81 |
| **Total** | 20,688 | 100.00 | 10.36 |

**Source: own unweighted computations from BHPS and UKHLS**

a Only observations with valid forward-lagged weights and events are considered

**Table A 2: Predicted annual probabilities of entering the first coresidential partnership for each indicator of economic precariousness, at specific ages. Other covariates kept at their mean values**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Occupational class** | **Pred. prob.** | **Contract** | **Pred. prob.** | **Tercile** | **Pred. prob.** | **Means-tested benefits** | **Pred. Prob.** | **Savings** | **Pred. prob.** | **Financial perceptions** | **Pred.** **prob.** | **Financial expectations** | **Pred.** **prob.** | **Housing tenure** | **Pred.** **prob.** |
| **Age18** | *Managerial**and professional* | 0.05 | *Permanent* | 0.05 | *2nd or above* | 0.06 | *Not MTB* | 0.05 | *Yes* | 0.05 | *Good* | 0.05 | *Better off* | 0.05 | *Living with parents* | 0.04 |
| **Age 18** | *Intermediate* | 0.05 | *Temporary* | 0.04 | *1st* | 0.05 | *MTB* | 0.08 | *No* | 0.06 | *Getting by* | 0.07 | *The same* | 0.05 | *Owners* | 0.06 |
| **Age 18** | *Routine* | 0.05 | *Not employed* | 0.07 | *Not earner* | 0.07 |  |  |  |  | *Difficult* | 0.05 | *Worse off* | 0.06 | *Private renting* | 0.14 |
| **Age 18** | *Not employed* | 0.07 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.16 |
| **Age 20** | *Managerial**and professional* | 0.08 | *Permanent* | 0.09 | *2nd or above* | 0.09 | *Not MTB* | 0.08 | *Yes* | 0.08 | *Good* | 0.08 | *Better off* | 0.08 | *Living with parents* | 0.07 |
| **Age 20** | *Intermediate* | 0.08 | *Temporary* | 0.07 | *1st* | 0.07 | *MTB* | 0.08 | *No* | 0.08 | *Getting by* | 0.09 | *The same* | 0.08 | *Owners* | 0.10 |
| **Age 20** | *Routine* | 0.08 | *Not employed* | 0.07 | *Not earner* | 0.07 |  |  |  |  | *Difficult* | 0.08 | *Worse off* | 0.12 | *Private renting* | 0.14 |
| **Age 20** | *Not employed* | 0.07 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.16 |
| **Age 22** | *Managerial**and professional* | 0.12 | *Permanent* | 0.12 | *2nd or above* | 0.12 | *Not MTB* | 0.11 | *Yes* | 0.11 | *Good* | 0.11 | *Better off* | 0.10 | *Living with parents* | 0.10 |
| **Age 22** | *Intermediate* | 0.11 | *Temporary* | 0.10 | *1st* | 0.09 | *MTB* | 0.08 | *No* | 0.11 | *Getting by* | 0.12 | *The same* | 0.10 | *Owners* | 0.14 |
| **Age 22** | *Routine* | 0.11 | *Not employed* | 0.08 | *Not earner* | 0.07 |  |  |  |  | *Difficult* | 0.10 | *Worse off* | 0.18 | *Private renting* | 0.14 |
| **Age 22** | *Not employed* | 0.08 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.15 |
| **Age 24** | *Managerial**and professional* | 0.15 | *Permanent* | 0.14 | *2nd or above* | 0.15 | *Not MTB* | 0.14 | *Yes* | 0.13 | *Good* | 0.13 | *Better off* | 0.12 | *Living with parents* | 0.12 |
| **Age 24** | *Intermediate* | 0.14 | *Temporary* | 0.12 | *1st* | 0.10 | *MTB* | 0.08 | *No* | 0.12 | *Getting by* | 0.13 | *The same* | 0.12 | *Owners* | 0.17 |
| **Age 24** | *Routine* | 0.13 | *Not employed* | 0.08 | *Not earner* | 0.07 |  |  |  |  | *Difficult* | 0.12 | *Worse off* | 0.23 | *Private renting* | 0.14 |
| **Age 24** | *Not employed* | 0.08 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.14 |
| **Age 26** | *Managerial**and professional* | 0.16 | *Permanent* | 0.14 | *2nd or above* | 0.15 | *Not MTB* | 0.14 | *Yes* | 0.14 | *Good* | 0.13 | *Better off* | 0.13 | *Living with parents* | 0.13 |
| **Age 26** | *Intermediate* | 0.14 | *Temporary* | 0.13 | *1st* | 0.10 | *MTB* | 0.08 | *No* | 0.12 | *Getting by* | 0.13 | *The same* | 0.12 | *Owners* | 0.17 |
| **Age 26** | *Routine* | 0.13 | *Not employed* | 0.07 | *Not earner* | 0.07 |  |  |  |  | *Difficult* | 0.11 | *Worse off* | 0.23 | *Private renting* | 0.13 |
| **Age 26** | *Not employed* | 0.07 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.13 |
| **Age 28** | *Managerial**and professional* | 0.14 | *Permanent* | 0.14 | *2nd or above* | 0.14 | *Not MTB* | 0.13 | *Yes* | 0.13 | *Good* | 0.12 | *Better off* | 0.12 | *Living with parents* | 0.11 |
| **Age 28** | *Intermediate* | 0.13 | *Temporary* | 0.13 | *1st* | 0.08 | *MTB* | 0.07 | *No* | 0.11 | *Getting by* | 0.12 | *The same* | 0.11 | *Owners* | 0.16 |
| **Age 28** | *Routine* | 0.12 | *Not employed* | 0.07 | *Not earner* | 0.07 |  |  |  |  | *Difficult* | 0.10 | *Worse off* | 0.20 | *Private renting* | 0.13 |
| **Age 28** | *Not employed* | 0.07 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.10 |
| **Age 30** | *Managerial**and professional* | 0.10 | *Permanent* | 0.10 | *2nd or above* | 0.11 | *Not MTB* | 0.10 | *Yes* | 0.11 | *Good* | 0.10 | *Better off* | 0.10 | *Living with parents* | 0.09 |
| **Age 30** | *Intermediate* | 0.10 | *Temporary* | 0.11 | *1st* | 0.06 | *MTB* | 0.07 | *No* | 0.08 | *Getting by* | 0.09 | *The same* | 0.09 | *Owners* | 0.13 |
| **Age 30** | *Routine* | 0.10 | *Not employed* | 0.06 | *Not earner* | 0.06 |  |  |  |  | *Difficult* | 0.08 | *Worse off* | 0.13 | *Private renting* | 0.12 |
| **Age 30** | *Not employed* | 0.06 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.09 |
| **Age 32** | *Managerial**and professional* | 0.06 | *Permanent* | 0.07 | *2nd or above* | 0.08 | *Not MTB* | 0.07 | *Yes* | 0.08 | *Good* | 0.07 | *Better off* | 0.07 | *Living with parents* | 0.06 |
| **Age 32** | *Intermediate* | 0.07 | *Temporary* | 0.08 | *1st* | 0.04 | *MTB* | 0.06 | *No* | 0.06 | *Getting by* | 0.07 | *The same* | 0.06 | *Owners* | 0.09 |
| **Age 32** | *Routine* | 0.07 | *Not employed* | 0.05 | *Not earner* | 0.05 |  |  |  |  | *Difficult* | 0.05 | *Worse off* | 0.07 | *Private renting* | 0.12 |
| **Age 32** | *Not employed* | 0.05 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.07 |
| **Age 34** | *Managerial**and professional* | 0.03 | *Permanent* | 0.04 | *2nd or above* | 0.05 | *Not MTB* | 0.04 | *Yes* | 0.05 | *Good* | 0.04 | *Better off* | 0.05 | *Living with parents* | 0.03 |
| **Age 34** | *Intermediate* | 0.05 | *Temporary* | 0.06 | *1st* | 0.02 | *MTB* | 0.05 | *No* | 0.03 | *Getting by* | 0.04 | *The same* | 0.04 | *Owners* | 0.05 |
| **Age 34** | *Routine* | 0.04 | *Not employed* | 0.04 | *Not earner* | 0.04 |  |  |  |  | *Difficult* | 0.03 | *Worse off* | 0.03 | *Private renting* | 0.12 |
| **Age 34** | *Not employed* | 0.04 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.05 |

**Source: own unweighted computations from BHPS and UKHLS**

1. *Standard error in parentheses*
2. *P-values: \*\*\* p<0.01, \*\* p<0.05, + p<0.1*
3. *Compared to the event, covariates are lagged by one-year*
4. *Probabilities derived from models controlled for respondent’s gender, level of education, coresidence with parents, presence of children, geographical area, ethnicity, religion, parental class and historical period.*
5. *N=20,688 person-years*
6. *140 person-years from BHPS presented an inapplicable primary sampling unit and were not part of the estimates.*



**Figure A 1: Predicted annual probabilities of entering the first nonmarital cohabitation for each indicator of economic precariousness, over age**

a Confidence intervals are graphed at the 84% level of confidence to guarantee a correct pairwise comparison of the differences in probabilities (Goldstein and Healy, 1995). A non-overlapping confidence interval means that the differences in the estimated means are statistically significant at least, at the *95%* level of confidence;

b Results are controlled for respondent’s gender, ethnicity, level of education, historical period, coresidence with parents, religion, geographical area, parental class and presence of children. Covariates are kept at their mean value.

C Graphs (g) and (h) are on a different scale than the others to give a better visualisation of the results. For the same reason, the representation of ages is up to 28 years old.

Source: own weighted computations from BHPS and UKHLS (1991-2018)



**Figure A 2: Predicted annual probabilities of entering the first direct marriage for each indicator of economic precariousness, over age**

a Confidence intervals are graphed at the 84% level of confidence to guarantee a correct pairwise comparison of the differences in probabilities (Goldstein and Healy, 1995). A non-overlapping confidence interval means that the differences in the estimated means are statistically significant at least, at the *95*% level of confidence;

b Results are controlled for respondent’s gender, ethnicity, level of education, historical period, coresidence with parents, religion, geographical area, parental class and presence of children. Covariates are kept at their mean value.

C Graphs (g) and (h) are on a different scale than the others to give a better visualisation of the results. For the same reason, the representation of ages is up to 28 years old.

Source: own weighted computations from BHPS and UKHLS (1991-2018)

**Table A 3: Relative risk ratios from discrete-time multinomial logit models relating the likelihood of entering a first cohabitation on direct marriage, relative to remaining single, between t and t+1 to indicators of precariousness interacted with age (a—h).**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **(a)****Likelihood of entering a direct** | **(a)****Likelihood of entering a cohabitation** | **(b)****Likelihood of entering a direct** | **(b)****Likelihood of entering a cohabitation** | **(c)****Likelihood of entering a direct** | **(c)****Likelihood of entering a cohabitation** | **(d)****Likelihood of entering a direct** | **(d)****Likelihood of entering a cohabitation** | **(e)****Likelihood of entering a direct** | **(e)****Likelihood of entering a cohabitation** | **(e)****Likelihood of entering a direct** | **(e)****Likelihood of entering a cohabitation** | **(e)****Likelihood of entering a direct** | **(e)****Likelihood of entering a cohabitation** | **(e)****Likelihood of entering a direct** | **(e)****Likelihood of entering a cohabitation** |
|  | **Marriage (t,t+1)****(occupational class)** | **(t,t+1)****(occupational class)** | **Marriage (t,t+1)****(contract** **type)** | **(t,t+1)****(contract** **type)** | **Marriage (t,t+1)****(labour income)** | **(t,t+1)****(labour** **income)** | **Marriage (t,t+1)****(MTB)** | **(t,t+1)****(MTB)** | **Marriage (t,t+1)****(Savings )** | **(t,t+1)****(Savings)** | **Marriage (t,t+1)****(Financial perceptions)** | **(t,t+1)****(Financial perceptions)** | **Marriage (t,t+1)****(Financial expectations)** | **(t,t+1)****(Financial expectations)** | **Marriage (t,t+1)****(Housing tenure)** | **(t,t+1)****(Housing** **tenure)** |
| Age | 1.06(0.06) | 1.07\*\*(0.03) | 1.08\*(0.04) | 1.06\*\*(0.02) | 1.11\*(0.05) | 1.06\*\*(0.02) | 1.09\*\*(0.03) | 1.07\*\*(0.02) | 1.07+(0.04) | 1.08\*\*(0.02) | 1.09(0.10) | 1.03(0.04) | 1.07(0.05) | 1.06\*\*(0.02) | 1.08\*(0.04) | 1.07\*\*(0.02) |
| Age\*Age | 0.98\*(0.01) | 0.97\*\*(0.00) | 0.98\*\*(0.01) | 0.98\*\*(0.00) | 0.98\*\*(0.01) | 0.98\*\*(0.00) | 0.98\*\*(0.01) | 0.98\*\*(0.00) | 0.98\*(0.01) | 0.98\*\*(0.00) | 0.94\*(0.03) | 0.98\*(0.01) | 0.99+(0.01) | 0.98\*\*(0.00) | 0.98\*(0.01) | 0.97\*\*(0.00) |
| **Occupational class** (ref. managerial) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Intermediate | 0.72(0.19) | 0.94(0.11) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Routine | 0.66+(0.16) | 0.86(0.09) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Not employed | 0.24\*\*(0.09) | 0.53\*\*(0.09) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Int'te\*Age | 1.00(0.08) | 0.99(0.03) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Routine\*Age | 1.04(0.06) | 0.98(0.03) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unemployed\*Age | 0.93(0.08) | 0.92\*(0.03) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Int'te\*Age\*Age | 1.01(0.01) | 1.00(0.01) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Routine\*Age\*Age | 1.00(0.01) | 1.01(0.01) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Unemployed\*Age\*Age | 1.03+(0.02) | 1.02\*\*(0.01) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Contract type** (ref. permanent) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Temporary |  |  | 0.91(0.33) | 0.85(0.15) |  |  |  |  |  |  |  |  |  |  |  |  |
| Not employed |  |  | 0.31\*\*(0.10) | 0.57\*\*(0.09) |  |  |  |  |  |  |  |  |  |  |  |  |
| Temporary\*Age |  |  | 1.04(0.06) | 1.03(0.04) |  |  |  |  |  |  |  |  |  |  |  |  |
| Permanent\*Age |  |  | 0.91(0.07) | 0.94\*(0.03) |  |  |  |  |  |  |  |  |  |  |  |  |
| Temporary\*Age\*Age |  |  | 1.01(0.01) | 1.00(0.01) |  |  |  |  |  |  |  |  |  |  |  |  |
| Permanent\*Age\*Age |  |  | 1.03\*(0.01) | 1.01\*(0.01) |  |  |  |  |  |  |  |  |  |  |  |  |
| **Labour income** (ref. no labour income) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1st |  |  |  |  | 0.72(0.17) | 0.64\*\*(0.08) |  |  |  |  |  |  |  |  |  |  |
| No labour income |  |  |  |  | 0.29\*\*(0.10) | 0.52\*\*(0.08) |  |  |  |  |  |  |  |  |  |  |
| 1st\*Age |  |  |  |  | 0.94(0.05) | 0.95+(0.03) |  |  |  |  |  |  |  |  |  |  |
| 2nd-3rd\*Age |  |  |  |  | 0.88(0.07) | 0.94\*(0.03) |  |  |  |  |  |  |  |  |  |  |
| 1st\*Age\*Age |  |  |  |  | 1.01(0.01) | 1.00(0.01) |  |  |  |  |  |  |  |  |  |  |
| 2nd-3rd\*Age\*Age |  |  |  |  | 1.03\*(0.01) | 1.01+(0.01) |  |  |  |  |  |  |  |  |  |  |
| **Means-tested benefits** (ref. not receiving) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| MTB |  |  |  |  |  |  | 0.45\*\*(0.12) | 0.62\*\*(0.08) |  |  |  |  |  |  |  |  |
| MTB\*Age |  |  |  |  |  |  | 0.89+(0.05) | 0.94\*\*(0.02) |  |  |  |  |  |  |  |  |
| MTB\*Age\*Age |  |  |  |  |  |  | 1.03\*(0.01) | 1.01\*(0.01) |  |  |  |  |  |  |  |  |
| **Savings** (ref. yes) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No |  |  |  |  |  |  |  |  | 0.62\*(0.14) | 0.97(0.08) |  |  |  |  |  |  |
| No savings\*Age |  |  |  |  |  |  |  |  | 1.00(0.05) | 0.96\*(0.02) |  |  |  |  |  |  |
| No savings\*Age\*Age |  |  |  |  |  |  |  |  | 0.99(0.01) | 1.00(0.00) |  |  |  |  |  |  |
| **Financial perceptions (ref. difficult)** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Good/quite good |  |  |  |  |  |  |  |  |  |  | 1.39(0.69) | 1.11(0.18) |  |  |  |  |
| Getting by |  |  |  |  |  |  |  |  |  |  | 1.24(0.64) | 1.10(0.20) |  |  |  |  |
| Good/quite good\*Age |  |  |  |  |  |  |  |  |  |  | 1.00(0.09) | 1.04(0.04) |  |  |  |  |
| Getting by\*Age |  |  |  |  |  |  |  |  |  |  | 0.93(0.09) | 1.01(0.04) |  |  |  |  |
| Good quite good\*Age\*Age |  |  |  |  |  |  |  |  |  |  | 1.05(0.03) | 0.99(0.01) |  |  |  |  |
| Getting by\*Age\*Age |  |  |  |  |  |  |  |  |  |  | 1.05(0.03) | 1.00(0.01) |  |  |  |  |
| **Financial expectations (ref. better off)** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| The same |  |  |  |  |  |  |  |  |  |  |  |  | 0.96(0.20) | 1.00(0.09) |  |  |
| Worse off |  |  |  |  |  |  |  |  |  |  |  |  | 3.53\*\*(1.05) | 2.06\*\*(0.29) |  |  |
| The same\*Age |  |  |  |  |  |  |  |  |  |  |  |  | 1.03(0.06) | 0.99(0.02) |  |  |
| Better off\*Age |  |  |  |  |  |  |  |  |  |  |  |  | 1.03(0.06) | 1.04(0.04) |  |  |
| The same\*Age\*Age |  |  |  |  |  |  |  |  |  |  |  |  | 0.99(0.01) | 1.00(0.00) |  |  |
| Better off\*Age\*Age |  |  |  |  |  |  |  |  |  |  |  |  | 0.98+(0.01) | 0.98\*\*(0.01) |  |  |
| **Household tenure (ref. living with parents)** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Owners |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.50+(0.20) | 1.56\*\*(0.24) |
| Private renting |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.89(0.26) | 1.15(0.12) |
| Public renting |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.31\*(0.15) | 1.35(0.28) |
| Owning\*Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1.32(0.23) | 1.00(0.06) |
| Private renting\*Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.97(0.08) | 0.93\*(0.03) |
| Public renting\*Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.95(0.17) | 0.90\*\*(0.04) |
| Owning\*Age\*Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 0.97(0.02) | 1.01(0.01) |
| Private renting\*Age\*Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1.01(0.01) | 1.02\*\*(0.01) |
| Public renting\*Age\*Age |  |  |  |  |  |  |  |  |  |  |  |  |  |  | 1.00(0.02) | 1.02\*(0.01) |
| **Gender**(ref. male) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Female  | 1.42\*(0.25) | 1.34\*\*(0.09) | 1.45\*(0.25) | 1.36\*\*(0.09) | 1.46\*(0.25) | 1.40\*\*(0.09) | 1.46\*(0.25) | 1.36\*\*(0.09) | 1.46\*(0.25) | 1.37\*\*(0.09) | 1.46\*(0.25) | 1.37\*\*(0.09) | 1.46\*(0.25) | 1.37\*\*(0.09) | 1.48\*(0.25) | 1.36\*\*(0.09) |
| **Coresidence with parents** (ref. no) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1.29(0.25) | 0.64\*\*(0.05) | 1.26(0.25) | 0.63\*\*(0.05) | 1.27(0.25) | 0.65\*\*(0.05) | 1.23(0.25) | 0.62\*\*(0.05) | 1.20(0.24) | 0.64\*\*(0.05) | 1.23(0.24) | 0.64\*\*(0.05) | 1.22(0.25) | 0.62\*\*(0.05) |  |  |
| **Ethnicity** (ref. White/Irish) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bangladeshi  | 9.05\*\*(4.04) | 0.07\*\*(0.06) | 8.91\*\*(3.80) | 0.07\*\*(0.06) | 9.11\*\*(3.94) | 0.06\*\*(0.06) | 8.62\*\*(3.84) | 0.07\*\*(0.06) | 8.77\*\*(3.81) | 0.07\*\*(0.06) | 9.04\*\*(3.88) | 0.07\*\*(0.06) | 9.76\*\*(4.37) | 0.07\*\*(0.06) | 9.08\*\*(3.98) | 0.07\*\*(0.06) |
| Pakistani | 9.98\*\*(2.66) | 0.17\*(0.13) | 9.90\*\*(2.63) | 0.17\*(0.13) | 10.23\*\*(2.82) | 0.18\*(0.13) | 8.84\*\*(2.47) | 0.16\*(0.12) | 9.40\*\*(2.61) | 0.16\*(0.12) | 9.05\*\*(2.59) | 0.16\*(0.12) | 9.46\*\*(2.81) | 0.17\*(0.13) | 8.68\*\*(2.50) | 0.16\*(0.12) |
| Indian | 5.31\*\*(1.50) | 0.04\*\*(0.02) | 5.64\*\*(1.64) | 0.04\*\*(0.02) | 5.58\*\*(1.63) | 0.04\*\*(0.02) | 5.37\*\*(1.57) | 0.04\*\*(0.02) | 5.83\*\*(1.69) | 0.04\*\*(0.02) | 5.76\*\*(1.70) | 0.04\*\*(0.02) | 5.75\*\*(1.60) | 0.04\*\*(0.02) | 5.65\*\*(1.68) | 0.04\*\*(0.02) |
| Asian | 2.08(1.31) | 0.41\*\*(0.13) | 2.01(1.26) | 0.41\*\*(0.13) | 2.08(1.31) | 0.44\*\*(0.13) | 1.96(1.23) | 0.40\*\*(0.13) | 2.00(1.22) | 0.41\*\*(0.13) | 1.98(1.21) | 0.41\*\*(0.13) | 2.04(1.27) | 0.42\*\*(0.13) | 1.88(1.15) | 0.42\*\*(0.13) |
| African | 2.22(1.11) | 0.27\*\*(0.10) | 2.14(1.05) | 0.27\*\*(0.10) | 2.22(1.09) | 0.28\*\*(0.10) | 2.00(0.99) | 0.26\*\*(0.10) | 2.17(1.11) | 0.26\*\*(0.10) | 2.40+(1.24) | 0.25\*\*(0.10) | 1.95(1.02) | 0.26\*\*(0.10) | 1.77(0.95) | 0.24\*\*(0.09) |
| Caribbean | 0.74(0.73) | 0.72(0.19) | 0.73(0.71) | 0.72(0.20) | 0.72(0.73) | 0.72(0.19) | 0.66(0.65) | 0.72(0.19) | 0.61(0.60) | 0.67(0.19) | 0.70(0.69) | 0.67(0.19) | 0.53(0.57) | 0.66(0.19) | 0.66(0.65) | 0.68(0.19) |
| Other and mixed | 0.89(0.50) | 1.20(0.22) | 0.88(0.50) | 1.19(0.22) | 0.87(0.49) | 1.19(0.22) | 0.87(0.49) | 1.18(0.22) | 0.88(0.50) | 1.17(0.22) | 0.87(0.49) | 1.17(0.22) | 0.87(0.50) | 1.19(0.23) | 0.90(0.51) | 1.17(0.22) |
| Missing | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) | 0.00\*\*(0.00) |
| **Education level** (ref. low) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| GCSE | 1.93(1.05) | 1.22(0.25) | 1.90(1.03) | 1.22(0.25) | 1.89(1.03) | 1.20(0.25) | 2.10(1.13) | 1.28(0.27) | 2.07(1.11) | 1.33(0.28) | 2.12(1.15) | 1.32(0.27) | 2.13(1.16) | 1.29(0.27) | 2.14(1.17) | 1.33(0.27) |
| Adv | 1.98(1.10) | 1.25(0.26) | 1.99(1.10) | 1.27(0.26) | 1.96(1.09) | 1.22(0.26) | 2.22(1.22) | 1.34(0.28) | 2.12(1.15) | 1.40(0.29) | 2.20(1.21) | 1.39(0.28) | 2.19(1.21) | 1.35(0.28) | 2.26(1.24) | 1.40+(0.28) |
| High | 1.91(1.09) | 1.47+(0.31) | 2.04(1.15) | 1.52\*(0.32) | 1.98(1.11) | 1.43+(0.31) | 2.28(1.27) | 1.59\*(0.34) | 2.19(1.21) | 1.67\*(0.35) | 2.26(1.26) | 1.66\*(0.34) | 2.24(1.26) | 1.60\*(0.34) | 2.26(1.27) | 1.70\*(0.35) |
| Missing | 0.71(0.66) | 1.30(0.61) | 0.73(0.67) | 1.32(0.62) | 0.75(0.70) | 1.28(0.60) | 0.77(0.70) | 1.35(0.63) | 0.79(0.72) | 1.42(0.66) | 0.84(0.76) | 1.41(0.65) | 0.86(0.78) | 1.41(0.66) | 0.80(0.73) | 1.45(0.69) |
| **Historical period** (ref. 1991–97 ) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1998–2007 | 0.39\*\*(0.09) | 0.93(0.08) | 0.39\*\*(0.09) | 0.93(0.08) | 0.40\*\*(0.09) | 0.93(0.08) | 0.40\*\*(0.09) | 0.93(0.08) | 0.43\*\*(0.10) | 0.94(0.08) | 0.40\*\*(0.09) | 0.94(0.08) | 0.42\*\*(0.10) | 0.94(0.08) | 0.40\*\*(0.09) | 0.94(0.08) |
| 2008–13 | 0.31\*\*(0.08) | 0.78\*\*(0.07) | 0.30\*\*(0.07) | 0.77\*\*(0.07) | 0.30\*\*(0.08) | 0.78\*(0.07) | 0.29\*\*(0.07) | 0.76\*\*(0.07) | 0.31\*\*(0.08) | 0.75\*\*(0.07) | 0.30\*\*(0.08) | 0.76\*\*(0.07) | 0.29\*\*(0.07) | 0.75\*\*(0.07) | 0.29\*\*(0.07) | 0.76\*\*(0.07) |
| 2013–18 | 0.43\*\*(0.11) | 0.69\*\*(0.06) | 0.42\*\*(0.10) | 0.68\*\*(0.06) | 0.43\*\*(0.11) | 0.70\*\*(0.07) | 0.43\*\*(0.11) | 0.68\*\*(0.07) | 0.45\*\*(0.11) | 0.67\*\*(0.06) | 0.43\*\*(0.11) | 0.68\*\*(0.06) | 0.44\*\*(0.10) | 0.68\*\*(0.06) | 0.42\*\*(0.10) | 0.68\*\*(0.06) |
| **Living with bio children** (ref. no) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 1.97+(0.78) | 0.98(0.17) | 1.92+(0.75) | 0.97(0.16) | 2.05+(0.83) | 1.06(0.19) | 1.86(0.73) | 0.99(0.18) | 1.59(0.58) | 0.79(0.13) | 1.51(0.55) | 0.78(0.13) | 1.36(0.53) | 0.77(0.13) | 1.87(0.71) | 0.77(0.14) |
| **Geographical area** (ref. rest of UK) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| London  | 0.84(0.21) | 0.71\*\*(0.08) | 0.85(0.22) | 0.71\*\*(0.08) | 0.83(0.21) | 0.70\*\*(0.08) | 0.84(0.22) | 0.70\*\*(0.08) | 0.82(0.21) | 0.70\*\*(0.08) | 0.82(0.21) | 0.70\*\*(0.08) | 0.82(0.21) | 0.70\*\*(0.08) | 0.85(0.22) | 0.73\*\*(0.08) |
| Wales | 1.22(0.35) | 0.79+(0.11) | 1.20(0.34) | 0.79(0.11) | 1.20(0.35) | 0.80(0.12) | 1.20(0.34) | 0.79+(0.11) | 1.22(0.35) | 0.79+(0.11) | 1.19(0.34) | 0.78+(0.11) | 1.19(0.34) | 0.79(0.11) | 1.20(0.35) | 0.78+(0.11) |
| Scotland | 1.86\*\*(0.43) | 1.00(0.09) | 1.82\*(0.42) | 1.00(0.09) | 1.84\*\*(0.43) | 1.01(0.08) | 1.88\*\*(0.42) | 1.01(0.09) | 1.89\*\*(0.43) | 1.00(0.09) | 1.91\*\*(0.44) | 1.00(0.09) | 1.85\*\*(0.42) | 1.01(0.09) | 1.94\*\*(0.45) | 0.99(0.09) |
| NI | 1.87\*(0.49) | 0.52\*\*(0.08) | 1.83\*(0.47) | 0.52\*\*(0.08) | 1.83\*(0.47) | 0.52\*\*(0.08) | 1.83\*(0.48) | 0.52\*\*(0.08) | 1.94\*\*(0.49) | 0.52\*\*(0.08) | 1.86\*(0.48) | 0.52\*\*(0.08) | 1.85\*(0.47) | 0.53\*\*(0.08) | 1.74\*(0.48) | 0.52\*\*(0.08) |
| Missing  | 2.54(3.15) | 1.32(0.92) | 2.72(3.34) | 1.34(0.93) | 2.55(3.14) | 1.31(0.91) | 2.68(3.30) | 1.42(0.94) | 3.56(4.25) | 1.38(0.93) | 2.94(3.66) | 1.37(0.93) | 3.05(3.66) | 1.43(0.97) | 2.66(3.30) | 1.46(0.90) |
| **Parental class** (ref. managerial) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Intermediate | 0.80(0.16) | 0.99(0.11) | 0.75(0.15) | 0.98(0.11) | 0.76(0.16) | 0.99(0.11) | 0.75(0.15) | 0.98(0.11) | 0.74(0.15) | 0.98(0.11) | 0.73(0.15) | 0.98(0.11) | 0.77(0.16) | 0.99(0.11) | 0.73(0.15) | 0.97(0.11) |
| Routine | 0.70+(0.14) | 1.02(0.13) | 0.65\*(0.13) | 0.99(0.13) | 0.65\*(0.14) | 0.99(0.13) | 0.65\*(0.14) | 1.00(0.13) | 0.63\*(0.13) | 0.98(0.12) | 0.62\*(0.13) | 0.98(0.12) | 0.65\*(0.13) | 0.99(0.12) | 0.62\*(0.14) | 0.95(0.12) |
| Unemployed | 0.42\*(0.17) | 0.94(0.24) | 0.41\*(0.17) | 0.92(0.23) | 0.41\*(0.17) | 0.93(0.23) | 0.41\*(0.16) | 0.90(0.23) | 0.38\*(0.15) | 0.83(0.20) | 0.35\*\*(0.14) | 0.83(0.20) | 0.39\*(0.15) | 0.83(0.20) | 0.39\*(0.15) | 0.80(0.19) |
| Absent parent (or missing)/missing | 0.00\*\*(0.00) | 0.60(0.37) | 0.00\*\*(0.00) | 0.59(0.36) | 0.00\*\*(0.00) | 0.59(0.36) | 0.00\*\*(0.00) | 0.61(0.37) | 0.00\*\*(0.00) | 0.60(0.37) | 0.00\*\*(0.00) | 0.60(0.37) | 0.00\*\*(0.00) | 0.62(0.38) | 0.00\*\*(0.00) | 0.65(0.42) |
| Intermediate\*Age | 1.16\*(0.07) | 0.99(0.03) | 1.16\*(0.07) | 0.99(0.03) | 1.16\*(0.07) | 0.99(0.03) | 1.17\*(0.08) | 0.99(0.03) | 1.16\*(0.07) | 0.99(0.03) | 1.16\*(0.07) | 0.99(0.03) | 1.16\*(0.07) | 0.99(0.03) | 1.15\*(0.07) | 0.98(0.03) |
| Routine\*Age | 1.02(0.06) | 0.98(0.02) | 1.03(0.05) | 0.98(0.02) | 1.03(0.05) | 0.98(0.02) | 1.02(0.06) | 0.98(0.02) | 1.02(0.05) | 0.98(0.02) | 1.02(0.05) | 0.98(0.02) | 1.02(0.05) | 0.98(0.02) | 1.02(0.05) | 0.98(0.02) |
| Unemployed\*Age | 1.10(0.12) | 0.94(0.04) | 1.11(0.12) | 0.94(0.04) | 1.11(0.12) | 0.95(0.04) | 1.12(0.13) | 0.94(0.04) | 1.11(0.13) | 0.94(0.04) | 1.12(0.12) | 0.93+(0.04) | 1.11(0.12) | 0.93+(0.04) | 1.12(0.12) | 0.93+(0.04) |
| Absent parent (or missing)\*Age | 0.99(0.05) | 0.94(0.09) | 0.99(0.05) | 0.94(0.09) | 0.99(0.05) | 0.94(0.09) | 1.00(0.05) | 0.94(0.09) | 0.99(0.05) | 0.94(0.09) | 0.99(0.05) | 0.93(0.09) | 1.00(0.05) | 0.94(0.09) | 1.03(0.09) | 0.99(0.09) |
| Intermediate\*Age\*Age | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) | 1.00(0.01) |
| Routine\*Age\*Age | 1.01(0.01) | 1.00(0.01) | 1.02+(0.01) | 1.00(0.01) | 1.02+(0.01) | 1.01(0.01) | 1.01(0.01) | 1.00(0.01) | 1.02+(0.01) | 1.01(0.01) | 1.02+(0.01) | 1.00(0.01) | 1.02+(0.01) | 1.01(0.01) | 1.02+(0.01) | 1.01(0.01) |
| Unemployed\*Age\*Age | 1.00(0.02) | 1.01(0.01) | 1.00(0.02) | 1.01(0.01) | 1.00(0.02) | 1.01(0.01) | 1.00(0.02) | 1.01(0.01) | 1.01(0.02) | 1.01(0.01) | 1.01(0.02) | 1.01(0.01) | 1.00(0.02) | 1.01(0.01) | 1.00(0.02) | 1.02+(0.01) |
| Absent parent (or missing)\*Age\*Age | 1.01(0.01) | 1.02(0.02) | 1.01(0.01) | 1.02(0.02) | 1.01(0.01) | 1.02(0.02) | 1.01(0.01) | 1.01(0.02) | 1.01(0.01) | 1.02(0.02) | 1.01(0.01) | 1.02(0.02) | 1.01(0.01) | 1.01(0.02) | 1.01(0.01) | 1.00(0.02) |
| **Religious status** (ref. religious) |  |  |  |  |  |  |  |  |  |  | 0.38\*\*(0.07) | 1.10(0.08) |  |  |  |  |
| Not religious | 0.37\*\*(0.06) | 1.10(0.08) | 0.37\*\*(0.06) | 1.10(0.08) | 0.37\*\*(0.06) | 1.09(0.08) | 0.37\*\*(0.06) | 1.10(0.08) | 0.37\*\*(0.06) | 1.10(0.08) | 0.37\*\*(0.06) | 1.10(0.08) | 0.36\*\*(0.06) | 1.10(0.08) | 0.36\*\*(0.06) | 1.10(0.08) |
| Missing | 0.41(0.41) | 0.20\*(0.16) | 0.40(0.40) | 0.20\*(0.16) | 0.39(0.39) | 0.20\*(0.16) | 0.37(0.38) | 0.20\*(0.16) | 0.42(0.42) | 0.21\*(0.17) | 0.39(0.40) | 0.20\*(0.16) | 0.42(0.43) | 0.22+(0.17) | 0.40(0.41) | 0.22+(0.17) |
| Constant | 0.03\*\*(0.02) | 0.17\*\*(0.04) | 0.03\*\*(0.02) | 0.16\*\*(0.04) | 0.03\*\*(0.02) | 0.17\*\*(0.04) | 0.02\*\*(0.01) | 0.15\*\*(0.04) | 0.03\*\*(0.02) | 0.14\*\*(0.03) | 0.02\*\*(0.01) | 0.12\*\*(0.04) | 0.02\*\*(0.01) | 0.13\*\*(0.03) | 0.03\*\*(0.01) | 0.09\*\*(0.02) |

**Source: own weighted computations from BHPS and UKHLS (1991-2018)**

1. *Standard error in parentheses*
2. *P-values: \*\*\* p<0.01, \*\* p<0.05, + p<0.1*
3. *Compared to the event, covariates are lagged by one-year*
4. *N=20,688 person-years.*
5. *140 person-years from BHPS presented an inapplicable primary sampling unit and were not part of the estimates.*

**Table A 4: Predicted annual probabilities of entering the first coresidential partnership for each indicator of economic precariousness, within specific historical periods. Other covariates were kept at their mean values.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Occupational class** | **Pred. prob.** | **Contract****type** | **Pred. prob.** | **Income tercile** | **Pred. prob.** | **Means-tested bens** | **Pred. Prob.** | **Savings** | **Pred. prob.** | **Financial perceptions** | **Pred. prob.** | **Financial expectations** | **Pred. prob.** | **Housing** **tenure** | **Pred.** **prob.** |
| **1991–97**  | *Managerial* *and professional* | 0.16 | *Permanent* | 0.16 | *2nd or above* | 0.16 | *Not MTB* | 0.16 | *Yes* | 0.15 | *Good* | 0.14 | *Better off* | 0.14 | *Living with parents* | 0.15 |
| **1991–97**  | *Intermediate* | 0.16 | *Temporary* | 0.15 | *1st* | 0.13 | *MTB* | 0.11 | *No* | 0.15 | *Getting by* | 0.15 | *The same* | 0.14 | *Owners* | 0.18 |
| **1991–97**  | *Routine* | 0.15 | *Not employed* | 0.10 | *Not earner* | 0.09 |  |  |  |  | *Difficult* | 0.14 | *Worse off* | 0.26 | *Private renting* | 0.17 |
| **1991–97**  | *Not employed* | 0.10 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.18 |
| **1998–2007** | *Managerial* *and professional* | 0.14 | *Permanent* | 0.13 | *2nd or above* | 0.14 | *Not MTB* | 0.13 | *Yes* | 0.13 | *Good* | 0.13 | *Better off* | 0.12 | *Living with parents* | 0.13 |
| **1998–2007** | *Intermediate* | 0.12 | *Temporary* | 0.11 | *1st* | 0.10 | *MTB* | 0.09 | *No* | 0.12 | *Getting by* | 0.12 | *The same* | 0.12 | *Owners* | 0.16 |
| **1998–2007** | *Routine* | 0.12 | *Not employed* | 0.09 | *Not earner* | 0.09 |  |  |  |  | *Difficult* | 0.13 | *Worse off* | 0.23 | *Private renting* | 0.12 |
| **1998–2007** | *Not employed* | 0.09 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.14 |
| **2008-2013** | *Managerial* *and professional* | 0.13 | *Permanent* | 0.12 | *2nd or above* | 0.13 | *Not MTB* | 0.12 | *Yes* | 0.11 | *Good* | 0.11 | *Better off* | 0.10 | *Living with parents* | 0.09 |
| **2008-2013** | *Intermediate* | 0.14 | *Temporary* | 0.10 | *1st* | 0.08 | *MTB* | 0.05 | *No* | 0.09 | *Getting by* | 0.10 | *The same* | 0.09 | *Owners* | 0.20 |
| **2008-2013** | *Routine* | 0.10 | *Not employed* | 0.04 | *Not earner* | 0.04 |  |  |  |  | *Difficult* | 0.09 | *Worse off* | 0.20 | *Private renting* | 0.14 |
| **2008-2013** | *Not employed* | 0.04 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.10 |
| **2013-2018** | *Managerial* *and professional* | 0.13 | *Permanent* | 0.11 | *2nd or above* | 0.13 | *Not MTB* | 0.11 | *Yes* | 0.11 | *Good* | 0.10 | *Better off* | 0.10 | *Living with parents* | 0.08 |
| **2013-2018** | *Intermediate* | 0.11 | *Temporary* | 0.08 | *Low* | 0.06 | *MTB* | 0.07 | *No* | 0.09 | *Getting by* | 0.11 | *The same* | 0.09 | *Owners* | 0.19 |
| **2013-2018** | *Routine* | 0.09 | *Not employed* | 0.06 | *Not earner* | 0.06 |  |  |  |  | *Difficult* | 0.06 | *Worse off* | 0.16 | *Private renting* | 0.14 |
| **2013-2018** | *Not employed* | 0.06 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.17 |

**Source: own weighted computations from BHPS and UKHLS (1991-2018)**

1. *Standard error in parentheses*
2. *P-values: \*\*\* p<0.01, \*\* p<0.05, + p<0.1*
3. *Compared to the event, covariates are lagged by one-year*
4. *N=20,688 person-years.*
5. *140 person-years from BHPS presented an inapplicable primary sampling unit and were not part of the estimates.*
6. *Probabilities derived from models controlled for respondent’s age, gender, level of education, coresidence with parents, presence of children, geographical area, ethnicity, religion and parental class.*

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**Figure A 3 Predicted annual probabilities of entering the first nonmarital cohabitation for each indicator of economic precariousness, over historical period**

a Confidence intervals are graphed at the 84% level of confidence to guarantee a correct pairwise comparison of the differences in probabilities (Goldstein and Healy, 1995). A non-overlapping confidence interval means that the differences in the estimated means are statistically significant with, at least, 95% level of confidence;

b Results are controlled for respondent’s gender, age, ethnicity, level of education, historical period, coresidence with parents, religion, geographical area, parental class and presence of children. Covariates are kept at their mean value.

c Graphs (g) and (h) are on a different scale than the others to give a better visualisation of the results.

Source: own weighted computations from BHPS and UKHLS (1991-2018)

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**Figure A 4: Predicted annual probabilities of entering the first direct marriage for each indicator of economic precariousness, over historical period**

a Confidence intervals are graphed at the 84% level of confidence to guarantee a correct pairwise comparison of the differences in probabilities (Goldstein and Healy, 1995). A non-overlapping confidence interval means that the differences in the estimated means are statistically significant with, at least, 95% level of confidence;

b Results are controlled for respondent’s gender, age, ethnicity, level of education, historical period, coresidence with parents, religion, geographical area, parental class and presence of children. Covariates are kept at their mean value.

c Graphs (b) and (g) are on a different scale than the others to give a better visualisation of the results.

Source: own weighted computations from BHPS and UKHLS (1991-2018)

***Table A 5: Predicted annual probabilities of entering the first coresidential partnership for each indicator of economic precariousness within specific historical periods, by gender. Other covariates are kept at their mean values.***

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **MEN** | **Occupational class** | **Pred. prob.** | **Contract** | **Pred. prob.** | **Labour income** | **Pred. prob.** | **Means-tested bens** | **Pred. Prob.** | **Savings** | **Pred.** **prob.** | **Financial perceptions** | **Pred. prob.** | **Financial expectations** | **Pred. prob.** | **Housing** **tenure** | **Pred.** **prob.** |
| **1991–97**  | *Managerial* *and professional* | 0.17 | *Permanent* | 0.14 | *2nd or above* | 0.15 | *Not MTB* | 0.14 | *Yes* | 0.14 | *Good* | 0.13 | *Better* *off* | 0.12 | *Living with parents* | 0.12 |
| **1991–97**  | *Intermediate* | 0.12 | *Temporary* | 0.12 | *1st* | 0.08 | *MTB* | 0.11 | *No* | 0.13 | *Getting by* | 0.14 | *The same* | 0.12 | *Owners* | 0.19 |
| **1991–97**  | *Routine* | 0.13 | *Not employed* | 0.10 | *Not earner* | 0.10 |  |  |  |  | *Difficult* | 0.13 | *Worse* *off* | 0.26 | *Private renting* | 0.17 |
| **1991–97**  | *Not employed* | 0.10 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.20 |
| **1998–2007** | *Managerial* *and professional* | 0.14 | *Permanent* | 0.12 | *2nd or above* | 0.13 | *Not MTB* | 0.12 | *Yes* | 0.10 | *Good* | 0.11 | *Better off* | 0.10 | *Living with parents* | 0.11 |
| **1998–2007** | *Intermediate* | 0.11 | *Temporary* | 0.10 | *1st* | 0.06 | *MTB* | 0.08 | *No* | 0.12 | *Getting by* | 0.12 | *The same* | 0.10 | *Owners* | 0.15 |
| **1998–2007** | *Routine* | 0.11 | *Not employed* | 0.07 | *Not earner* | 0.06 |  |  |  |  | *Difficult* | 0.12 | *Worse off* | 0.26 | *Private renting* | 0.13 |
| **1998–2007** | *Not employed* | 0.07 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.08 |
| **2008–13** | *Managerial* *and professional* | 0.12 | *Permanent* | 0.11 | *2nd or above* | 0.12 | *Not MTB* | 0.10 | *Yes* | 0.10 | *Good* | 0.10 | *Better off* | 0.08 | *Living with parents* | 0.08 |
| **2008–13** | *Intermediate* | 0.14 | *Temporary* | 0.06 | *1st* | 0.05 | *MTB* | 0.04 | *No* | 0.08 | *Getting by* | 0.08 | *The same* | 0.08 | *Owners* | 0.20 |
| **2008–13** | *Routine* | 0.08 | *Not employed* | 0.03 | *Not earner* | 0.03 |  |  |  |  | *Difficult* | 0.08 | *Worse off* | 0.19 | *Private renting* | 0.13 |
| **2008–13** | *Not employed* | 0.03 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.07 |
| **2013–18** | *Managerial* *and professional* | 0.08 | *Permanent* | 0.09 | *2nd or above* | 0.10 | *Not MTB* | 0.09 | *Yes* | 0.09 | *Good* | 0.08 | *Better off* | 0.08 | *Living with parents* | 0.07 |
| **2013–18** | *Intermediate* | 0.10 | *Temporary* | 0.06 | *1st* | 0.06 | *MTB* | 0.04 | *No* | 0.07 | *Getting by* | 0.09 | *The same* | 0.09 | *Owners* | 0.19 |
| **2013–18** | *Routine* | 0.09 | *Not employed* | 0.04 | *Not earner* | 0.04 |  |  |  |  | *Difficult* | 0.04 | *Worse off* | 0.08 | *Private renting* | 0.11 |
| **2013–18** | *Not employed* | 0.04 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.18 |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **WOMEN** | **Occupational class** | **Pred. prob.** | **Contract** | **Pred. prob.** | **Labour income** | **Pred. prob.** | **Means-tested bens** | **Pred. Prob.** | **Savings** | **Pred. prob.** | **Financial perceptions** | **Pred. prob.** | **Financial expectations** | **Pred. prob.** | **Housing tenure** | **Pred. prob.** |
| **1991–97**  | *Managerial* *and professional* | 0.15 | *Permanent* | 0.18 | *2nd or above* | 0.18 | *Not MTB* | 0.18 | *Yes* | 0.16 | *Good* | 0.17 | *Better off* | 0.16 | *Living with parents* | 0.18 |
| **1991–97**  | *Intermediate* | 0.20 | *Temporary* | 0.19 | *1st* | 0.18 | *MTB* | 0.11 | *No* | 0.17 | *Getting by* | 0.18 | *The same* | 0.16 | *Owners* | 0.15 |
| **1991–97**  | *Routine* | 0.19 | *Not employed* | 0.10 | *Not earner* | 0.09 |  |  |  |  | *Difficult* | 0.12 | *Worse off* | 0.26 | *Private renting* | 0.17 |
| **1991–97**  | *Not employed* | 0.10 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.18 |
| **1998–2007** | *Managerial* *and professional* | 0.15 | *Permanent* | 0.15 | *2nd or above* | 0.15 | *Not MTB* | 0.15 | *Yes* | 0.16 | *Good* | 0.15 | *Better off* | 0.14 | *Living with parents* | 0.15 |
| **1998–2007** | *Intermediate* | 0.14 | *Temporary* | 0.12 | *1st* | 0.13 | *MTB* | 0.10 | *No* | 0.13 | *Getting by* | 0.14 | *The same* | 0.14 | *Owners* | 0.17 |
| **1998–2007** | *Routine* | 0.15 | *Not employed* | 0.12 | *Not earner* | 0.11 |  |  |  |  | *Difficult* | 0.13 | *Worse off* | 0.20 | *Private renting* | 0.13 |
| **1998–2007** | *Not employed* | 0.12 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.17 |
| **2008–13** | *Managerial* *and professional* | 0.15 | *Permanent* | 0.14 | *2nd or above* | 0.15 | *Not MTB* | 0.14 | *Yes* | 0.13 | *Good* | 0.12 | *Better off* | 0.12 | *Living with parents* | 0.11 |
| **2008–13** | *Intermediate* | 0.14 | *Temporary* | 0.15 | *1st* | 0.11 | *MTB* | 0.06 | *No* | 0.11 | *Getting by* | 0.13 | *The same* | 0.10 | *Owners* | 0.17 |
| **2008–13** | *Routine* | 0.13 | *Not employed* | 0.05 | *Not earner* | 0.05 |  |  |  |  | *Difficult* | 0.10 | *Worse off* | 0.23 | *Private renting* | 0.16 |
| **2008–13** | *Not employed* | 0.05 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.12 |
| **2013–18** | *Managerial* *and professional* | 0.19 | *Permanent* | 0.14 | *2nd or above* | 0.16 | *Not MTB* | 0.14 | *Yes* | 0.13 | *Good* | 0.12 | *Better off* | 0.13 | *Living with parents* | 0.11 |
| **2013–18** | *Intermediate* | 0.12 | *Temporary* | 0.10 | *1st* | 0.07 | *MTB* | 0.09 | *No* | 0.12 | *Getting by* | 0.14 | *The same* | 0.10 | *Owners* | 0.17 |
| **2013–18** | *Routine* | 0.10 | *Not employed* | 0.09 | *Not earner* | 0.08 |  |  |  |  | *Difficult* | 0.09 | *Worse off* | 0.25 | *Private renting* | 0.18 |
| **2013–18** | *Not employed* | 0.09 |  |  |  |  |  |  |  |  |  |  |  |  | *Public renting* | 0.18 |

**Source: own weighted computations from BHPS and UKHLS (1991-2018)**

1. *Standard error in parentheses*
2. *P-values: \*\*\* p<0.01, \*\* p<0.05, + p<0.1*
3. *Compared to the event, covariates are lagged by one-year*
4. *N=20,688 person-years.*
5. *140 person-years from BHPS presented an inapplicable primary sampling unit and were not part of the estimates.*
6. *Probabilities derived from models controlled for respondent’s age, level of education, coresidence with parents, presence of children, geographical area, ethnicity, religion and parental class.*

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