TABLES

Table 1: Descriptive statistics of the covariates indicating precariousness

	Unweighted person-years	Weighted person-years (%)	Unweighted events (%)	Weighted events (%)
Occupational class				
Managerial	4,678	23.86	12.68	13.81
Intermediate	3,821	20.20	10.63	11.33
Routine	8,136	39.35	8.21	9.14
Not employed	4,053	16.59	5.92	7.30
Contract type				
Permanent	14,625	73.97	10.37	11.27
Temporary	2,010	9.44	7.46	8.90
Not employed	4,053	16.59	5.92	7.30
Income tercile				
2nd &3rd tercile	11,057	57.52	11.82	12.65
1st tercile	5,537	25.74	6.45	7.34
Not earner	4,094	16.74	5.94	7.28
Savings				
Yes	9,894	49.35	10.02	10.86
No	10,794	50.65	8.49	9.93
Means-tested benefits				
Not MTB	16,472	82.17	9.63	10.68
MTB	4,216	17.83	7.61	9.04
Housing tenure				
Living with parents	15,018	74.00	8.04	9 .10
Owners	1,540	7.38	13.96	15.01
Private renting	2,782	4.75	12.83	14.26
Public renting	1,348	13.87	9.50	11.85
Financial perceptions				
Difficult/quite difficult	1,941	8.84	7.83	9.03
Getting by	5,106	24.60	9.24	11.13
Good	13,641	66.56	9.41	10.26
Financial expectations				
Worse off	1,585	7.48	14.07	15.85
The same	8,501	38.73	8.52	9.83
Better off	10,602	53.79	9.05	10.02
Total	20,688	100.00	9.22	10.39

Source: own computations from BHPS and UKHLS

(a) *Unweighted person-years refer to observations having a valid forward-lagged weight and event*

Table 2: Odds ratios from discrete-time logit models relating the likelihood of entering a first coresidential union between t and t+1 to indicators of precariousness interacted with age

	(a) Likelihood of entering a first coresidential partnership in (t,t+1) *Occupational class*	(b) Likelihood of entering a first coresidential partnership in (t,t+1) *Contract type*	(c) Likelihood of entering a first coresidential partnership in (t,t+1) *Income tercile*	(d) Likelihood of entering a first coresidential partnership in (t,t+1) *Means-tested benefits*	(e) Likelihood of entering a first coresidential partnership in (t,t+1) *Savings*	(f) Likelihood of entering a first coresidential partnership in (t,t+1) *Financial perceptions*	(g) Likelihood of entering a first coresidential partnership in (t,t+1) *Financial expectations*	(h) Likelihood of entering a first coresidential partnership in (t,t+1) *Housing tenure*
Age (centred at age 24)								
Age	1.08**(0.03)	1.06**(0.02)	1.064**(0.0181)	1.07**(0.02)	1.08**(0.02)	1.08**(0.02)	1.06**(0.02)	1.08**(0.02)
Age squared	0.97**(0.00)	0.98**(0.00)	0.98**(0.00)	0.98**(0.00)	0.98**(0.00)	0.98**(0.00)	0.98**(0.00)	0.97**(0.00)
Occupational class*Age squared *(ref. managerial)*								
Intermediate	0.90(0.09)							
Routine	0.82+(0.08)							
OLM	0.47**(0.07)							
Intermediate*Age	0.99(0.03)							
Routine/semi-routine*Age	0.99(0.03)							
Not employed*Age	0.92*(0.03)							
Intermediate*Age squared	1.01(0.01)							
Routine/semi-routine*Age squared	1.01(0.01)							
Not employed*Age squared	1.02**(0.01)							
Contract type*Age squared *(ref. permanent)*								
Temporary		0.86(0.14)						
Not employed		0.52**(0.07)						
Temporary*Age		1.04(0.03)						
Permanent*Age		0.93*(0.02)						
Temporary*Age squared		1.00(0.01)						
Permanent*Age squared		1.01**(0.01)						
Income tercile *Age squared *(ref. not earner)*								
1st			0.64**(0.07)					
2nd or above			0.47**(0.07)					
1st*Age			0.96(0.02)					
2nd or above*Age			0.93*(0.0263)					
1st*Age squared			1.00(0.01)					
2nd or above*Age squared			1.01*(0.01)					
Means-tested benefits *Age squared (ref. not recipient)								
R. receives MTB				0.59**(0.07)				

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
R. receives MTB*Age				0.93**(0.02)				
R. receives MTB*Age squared				1.02**(0.00)				
Savings*Age squared (ref. yes)								
R. does not save					0.92(0.07)			
R. does not save*Age					0.96*(0.02)			
R. does not save*Age squared					1.00(0.00)			
Financial perceptions *Age squared (ref. good)								
Getting by						0.99(0.10)		
Difficult/ quite difficult						0.88(0.14)		
Getting by*Age						0.96*(0.02)		
Difficult/quite difficult*Age						0.95(0.03)		
Getting by*Age squared						1.01(0.00)		
Difficult/quite difficult*Age squared						1.00(0.01)		
Financial expectations *Age squared (ref. better off)								
The same							0.99(0.087)	
Worse off							2.63**(0.32)	
The same*Age							1.00(0.018)	
Worse off*Age							1.04(0.03)	
The same*Age squared							1.00(0.01)	
Worse off*Age squared							0.98**(0.01)	
Housing tenure *Age squared (ref. co-residence with parents)								
Owners								1.42*(0.21)
Private renting								1.11(0.11)
Public renting								1.17(0.23)
Owning*Age								1.00(0.06)
Private renting*Age								0.93**(0.03)
Public renting*Age								0.88**(0.03)
Owning*Age squared								1.00(0.01)
Private renting*Age squared								1.02**(0.01)
Public renting*Age squared								1.02*(0.01)
Coresidence with parents (ref. no)								
Yes	0.71**(0.05)	0.70**(0.05)	0.71**(0.05)	0.68**(0.05)	0.70**(0.05)	0.70**(0.05)	0.68**(0.05)	
Ethnicity (ref. White British and Irish)								
Bangladeshi	0.87(0.16)	0.87(0.160)	0.84(0.159)	0.85(0.16)	0.91(0.17)	0.91(0.16)	0.92(0.17)	0.92(0.16)
Pakistani	1.52*(0.29)	1.53*(0.290)	1.60*(0.307)	1.44+(0.28)	1.46*(0.28)	1.46+(0.28)	1.50*(0.30)	1.40+(0.28)
Indian	0.83(0.21)	0.85(0.223)	0.85(0.224)	0.82(0.22)	0.85(0.22)	0.84(0.22)	0.86(0.22)	0.82(0.21)
Other Asian	0.58+(0.17)	0.57+(0.170)	0.60+(0.178)	0.56+(0.17)	0.56+(0.17)	0.57+(0.17)	0.58+(0.17)	0.57+(0.17)
African	0.48**(0.14)	0.48**(0.133)	0.49*(0.139)	0.47**(0.13)	0.46**(0.13)	0.47**(0.13)	0.46*(0.14)	0.42**(0.13)
Caribbean	0.73(0.19)	0.72(0.195)	0.72(0.202)	0.71(0.19)	0.66(0.19)	0.67(0.19)	0.65(0.20)	0.67(0.19)
Other and mixed	1.16(0.20)	1.14(0.199)	1.14(0.195)	1.13(0.20)	1.13(0.20)	1.12(0.20)	1.14(0.20)	1.13(0.20)
Historical period (ref. 1991-1997)								
1998–2007	0.82*(0.07)	0.82*(0.0666)	0.82*(0.0680)	0.82*(0.07)	0.83*(0.07)	0.83*(0.07)	0.84*(0.07)	0.83*(0.07)

2008–13	0.68**(0.06)	0.67**(0.0598)	0.68**(0.0615)	0.66**(0.06)	0.66**(0.06)	0.66**(0.06)	0.65**(0.06)	0.66**(0.06)
2013–18	0.65**(0.06)	0.64**(0.0563)	0.66**(0.0583)	0.64**(0.06)	0.64**(0.06)	0.64**(0.06)	0.64**(0.06)	0.64**(0.06)
Educational level (ref .low)								
Intermediate	1.27(0.25)	1.27(0.252)	1.252(0.251)	1.35(0.27)	1.39+(0.27)	1.39+(0.27)	1.36(0.27)	1.40+(0.28)
Advanced	1.32(0.26)	1.33(0.266)	1.286(0.259)	1.42+(0.28)	1.46+(0.29)	1.46+(0.29)	1.43+(0.28)	1.48*(0.29)
High	1.50*(0.30)	1.57*(0.315)	1.477+(0.301)	1.66*(0.33)	1.71**(0.34)	1.72**(0.34)	1.66*(0.33)	1.76**(0.35)
Missing	1.28(0.59)	1.30(0.589)	1.269(0.579)	1.34(0.61)	1.40(0.62)	1.41(0.63)	1.42(0.64)	1.44(0.66)
Gender (ref. men)								
Women	1.35**(0.09)	1.36**(0.089)	1.40**(0.09)	1.37**(0.09)	1.37**(0.09)	1.37**(0.09)	1.37**(0.09)	1.38**(0.09)
Living with biological children (ref. no)								
Yes	1.10(0.18)	1.09(0.17)	1.19(0.20)	1.11(0.19)	0.88(0.14)	0.87(0.14)	0.85(0.14)	0.88(0.16)
Religious status (ref. R. belongs)								
R. does not belong to a religion	0.94(0.06)	0.93(0.063)	0.93(0.063)	0.94(0.06)	0.94(0.06)	0.94(0.06)	0.93(0.06)	0.93(0.06)
Missing	0.22*(0.14)	0.22*(0.14)	0.22*(0.14)	0.22*(0.14)	0.23*(0.15)	0.22*(0.14)	0.23*(0.15)	0.23*(0.15)
Geography (ref. England, excepted London)								
London metropolitan area	0.73**(0.07)	0.73**(0.073)	0.72**(0.072)	0.72**(0.07)	0.72**(0.07)	0.73**(0.07)	0.72**(0.07)	0.75**(0.08)
Wales	0.84(0.11)	0.840(0.11)	0.84(0.11)	0.83(0.11)	0.84(0.11)	0.83(0.11)	0.84(0.11)	0.83(0.11)
Scotland	1.10(0.09)	1.09(.093)	1.11(0.09)	1.11(0.09)	1.10(0.09)	1.11(0.09)	1.11(0.09)	1.10(0.09)
Northern Ireland	0.70**(0.09)	0.692**(0.08)	0.697**(0.08)	0.69**(0.09)	0.69**(0.09)	0.69**(0.09)	0.70**(0.09)	0.69**(0.09)
Missing	1.46(0.99)	1.48(0.99)	1.45(0.97)	1.56(1.01)	1.57(1.01)	1.52(1.00)	1.60(1.04)	1.59(0.95)
Parental class*Age squared (ref. managerial)								
Intermediate	0.96(0.10)	0.939(0.01)	0.96(0.09)	0.95(0.10)	0.94(0.10)	0.94(0.10)	0.95(0.10)	0.93(0.09)
Routine/semi-routine	0.96(0.11)	0.93(0.11)	0.93(0.11)	0.94(0.11)	0.91(0.11)	0.91(0.11)	0.93(0.11)	0.90(0.11)
Never employed	0.88(0.20)	0.86(0.20)	0.87(0.20)	0.84(0.19)	0.77(0.17)	0.76(0.17)	0.77(0.17)	0.75(0.16)
Absent parent (or missing)	0.57(0.34)	0.56(0.33)	0.55(0.33)	0.58(0.34)	0.56(0.33)	0.57(0.34)	0.59(0.35)	0.60(0.38)
Intermediate*Age	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.02(0.02)	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.01(0.02)
Routine*Age	0.99(0.02)	0.99(0.02)	0.99(0.02)	0.99(0.02)	0.99(0.02)	0.98(0.02)	0.98(0.02)	0.98(0.02)
Never employed*Age	0.96(0.04)	0.96(0.04)	0.96(0.03)	0.96(0.04)	0.96(0.03)	0.95(0.03)	0.95(0.03)	0.95(0.04)
Absent parent (or missing)*Age	0.94(0.09)	0.94(0.09)	0.94(0.09)	0.94(0.09)	0.94(0.09)	0.93(0.09)	0.94(0.09)	1.00(0.09)
Intermediate*Age squared	1.00(0.00)	1.00(0.00)	1.00(0.00)	1.00(0.00)	1.00(0.00)	1.00(0.00)	1.00(0.00)	1.00(0.00)
Routine*Age squared	1.01(0.00)	1.01(0.01)	1.01+(0.00)	1.01(0.00)	1.01+(0.00)	1.01+(0.00)	1.01+(0.00)	1.01*(0.00)
Never employed*Age squared	1.01(0.01)	1.01(0.01)	1.01(0.01)	1.01(0.01)	1.01+(0.01)	1.01+(0.01)	1.01+(0.01)	1.01+(0.01)
Absent parent (or missing)*Age squared	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.01(0.02)	1.00(0.02)
Constant								
	0.21**(0.05)	0.20**(0.0441)	0.21**(0.0470)	0.19**(0.04)	0.17**(0.04)	0.17**(0.04)	0.16**(0.04)	0.12**(0.03)

Source: own unweighted computations from BHPS and UKHLS

(a) *Standard error in parentheses*

(b) *P-values: ** p<0.01, * p<0.05, + p<0.1*

(c) *Compared to the event, covariates are lagged by one-year*

(d) *N=20,688 person-years (140 person-years from BHPS presented an inapplicable primary sampling unit and were not part of the estimates)*