

INTENDING TO MARRY ... STUDENTS' BEHAVIOURAL INTENTION TOWARDS FAMILY FORMING

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Abstract. The current article provides an overview of the behavioural intention of students towards family forming. The aim is to test the impact of the socio-demographic background, family-related attitudes and the orientations of young adults and the opinion of significant others on the preference of family form. The theoretical framework focuses on the reasoned action theory and on the dispute between social learning and selection approaches. Empirical analyses demonstrate that gender and family-related attitudes and orientations have significant effects on family forming intentions. The findings provide insights into the debate between the social learning theory and the selection approach by showing that the intention to prefer unmarried cohabitation does not depend on current living arrangements or cohabitation experiences at the individual level.

Keywords: intention, family formation, cohabitation, marriage, selection approach, students

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1. Introduction

During the past decade, researchers have paid much attention to family changes and trends in contemporary society. One of these rapid processes is the growth of non-traditional family forms, especially unmarried cohabitation. The increase of cohabitation is illustrated by the fact that the number of children born out of wedlock has risen (Bumpass and Sweet 1989, Kiernan 2000, Manning and Smock 1995, Paetsch, Bala, Bertrand and Glennon 2004, Perelli-Harris et al. 2009, Seltzer 2000) and cohabitation is widely approved in western societies (Berrington 2001, Brown 2000, Seltzer 2000). Therefore, cohabitation can be seen as an equal partner to marriage.

Although considerable research has been devoted to cohabitation, less attention has been paid to the formation process of cohabitation at the individual level. The

cohabitation surveys, which have investigated the difference between married and cohabiting individuals, rely mostly on the selection approach (Smock 2000, Smock and Gupta 2002). According to the selection approach, cohabitation is chosen by those individuals, who have a different socio-demographic background or value orientations compared to those who are married. On the contrary, some researchers explain the difference between married and non-married people according to the social learning theory (Cohan and Kleinbaum 2002, Skinner, Bahr, Crane, and Call 2002). This means that the experience of cohabitation has a direct impact on the individual's further family values.

Usually cohabiting and married individuals are compared to each other. This approach limits the opportunity to explain whether the distinctions between individuals are based on their socio-demographical and psychological characteristics or originate from the experiences which are accumulated in specific type of living together.

Therefore, the major objective of the current paper is to identify the disparity of individuals according to their behavioural intention to marry or cohabit. This will bring some new information into the debate between the social learning approach and the selection approach.

1.1. The social learning and the selection approach

In this study a model is constructed to investigate the cohabitation intention among young people based on the earlier findings in this field. The factors which are added to the models are seen as universal and not dependent on the country specificity. Since considerable research in western countries has been devoted to describing the social categories of cohabiting persons, the author concentrates the attention on the intentions to cohabit or to marry, testing the same factors (which distinguish cohabiting and married people from each other), but using intentions instead of actual behaviour.

The social learning and selection approaches are mostly used to explain the cohabitation effect on marital stability (Smock 2000). However, they can also be applied to the cohabitation phenomenon in a general sense. The reason for this is hidden in recent cohabitation trends. On the one hand, in western countries cohabitation as a prelude to marriage is widely accepted. For example, in the United States, the proportion of all the first unions that begin as cohabitations was 60% at the beginning of the nineties (Bumpass and Lu 2000). On the other hand, the proportion of cohabiting unions that end in marriage within 3 years dropped from 60% in the 1970s to about 33% in the 1990s (Smock and Gupta 2002). It means that fewer cohabiting unions were trial marriages. In other words, the cohabitation is becoming a more permanent union (for Europe, see also Sobotka and Toulemon 2008). To broaden the social learning theory, the cohabitation itself has an impact on the future possible outcome. This implies that in cohabitation relationships, the partners are taking over the values that concur with unregistered cohabitation and their cohabitation tolerance increases (Cunningham and Thornton

2005). In cohabitation unions people accept the temporary nature of the relationships, their commitment and expectations to marry decline and also related family values may change. Therefore, the value and attitude differences between cohabiting and married people that various studies have proved could be the result of having the experience of cohabitation.

The second approach is established on the presumption that individuals' concrete characteristics 'select' them into cohabitation. Cohabitation may be preferred by those whose possibilities to marry are limited for some reason. Huston and Melz (2004) showed that for some people cohabitation may be a response to insecurity, unemployment, socioeconomic disadvantage and social exclusion. This indicates that cohabitation is chosen by the people who differ in some aspects from those who marry.

According to Smock (2000), there are two main factors which are the basis of differentiation. First, cohabitation is selective of people, whose socioeconomic status is lower. The socioeconomic status in most cases is measured by educational attainment or income. Several studies have shown that marriage is more common among people who are economically better insured (Sassler and Schoen 1999, Thorton, Axinn and Teachman 1995) and who have higher education (Bumpass and Lu 2000). The other factor is value-based. Smock (2000) characterizes it as a distinction between 'traditional' and 'liberal' values. Cohabitation is selected by people who are more liberal, less religious, encouraging equal gender roles and less emphasizing traditional family values and behaviour (Clarkberg et al. 1995, Nock 1995, Rindfuss and VandenHeuvel 1990).

Nowadays, the opportunities in choosing a partner, moving in together, having children, marrying or ending relationships are much greater than in the past. However, the decision making process in choosing between different types of partnership and family formations is unclear. The choice between unregistered cohabitation and marriage can be analyzed as an outcome of the process of decision making. Within social psychology, the Fishbein and Ajzen's theory of reasoned action is one of the best known models in analyzing these kinds of processes. Applying this approach offers a chance to investigate social categories of young adults who prefer cohabitation without marriage. The research proposition is that if the same factors that describe cohabiting persons are characteristic of the young people who intend to cohabit, then it supports the selection hypothesis and gives a new perspective to the debate between the selection and social learning approaches.

1.2. Theory of reasoned action

Fishbein and Ajzen's theory of reasoned action is based on the assumption that human beings usually behave in a rational manner, they take into account available information and implicitly or explicitly consider the implications of their actions (Ajzen 1985). According to their model, people act in accordance with their intentions, while intentions are in turn influenced by "attitudes towards the behaviour, subjective norms and perceptions of behavioural control" (Ajzen

2001:43). To describe it clearly, an individual's intention to behave in some way in a given situation and eventually behaviour itself is a function of 1) one's attitude toward performing the behaviour in that situation, 2) one's perception of the norms governing the behaviour in that situation, and 3) one's compliance with these norms.

According to Sample and Warland (1973), behavioural intention is considered to be the most closely related variable to behaviour, while the remaining variables are hypothesized to contribute to behavioural intention.

By subjective norms it is meant that people hold 'normative' beliefs consisting of perceived expectations of significant others, compared with the importance attached to those expectations. When one speaks about subjective norms, then the distinction between injunctive and descriptive norms should be made. According to Ravis and Sheeran (2003), injunctive norms are grounded on what significant others think the person ought to do, and the descriptive norms are based on that what significant others actually do. The injunctive norm is used in the theory of reasoned action because it is concerned with perceived social pressure, i.e. the possibility to gain approval or suffer sanctions from significant others for behaving in a certain way.

In their original model, Fishbein and Ajzen reject the need to add socio-demographical background factors like age, sex, the socioeconomic status, education or religion into the model. According to their opinion, these aspects are reflected either in the beliefs that a person holds or in the relative importance that persons attach to attitudinal or normative considerations (Baanders 1998). However, in the current paper the relevant background variables are added into the model; this construction is also used in other studies (Liefbroer and de Jong Gierveld 1993). Applying the multinomial logistic regression method gives the researcher the possibility to test Fishbein and Ajzen's above-mentioned assumption. Additionally, it produces the connection between the factors which represent the socio-demographical characteristics, social norms, attitudes and behavioural intention.

To investigate the impact of social factors, social norms and family forming attitudes to the union formation intention, Fishbein and Ajzen's (1975) model is used. Union formation intentions or more precisely intentions to cohabit or to marry are hypothesized to be influenced by the perceived opinion of significant others; an individual's own family values and expectation towards the family planning behaviour. In this model, the author checks whether the social factors are mediated through the perceived opinions and family values or have their direct influence on the intention. If these factors are relevant, then the selection approach should be supported. Unfortunately, the data from this survey do not allow checking the association between intentions and actual behaviour.

1.3. Determinants of union formation intentions

The choice between marriage and cohabitation is based on the evaluation of union types. Liefbroer and de Jong Gierveld (1993) differentiate three classes of

considerations. First of all the family formation plans have to match the functions in other life domains, secondly the relationship with the partner and thirdly the opinions of significant others. These three aspects are discussed in the light of the concrete socio-demographical factors.

It takes two to tango. The same also applies to cohabitation and marriage, gender cannot distinguish cohabiting and married people; in spite of this, the intentions to marry or cohabite could be different according to gender. Earlier studies have shown that women favour marriage more than men (Sassler and Schoen 1999), women are more family orientated and their expectation to marry may be higher. However, in their study, Liefbroer and de Jong Gierveld (1993) showed that the wish to marry or stay single did not depend on gender. It could be explained by the fact that nowadays women have gained better occupational positions and their financial independence has grown, therefore the wish to marry is not so predominate anymore (Oppenheimer 1997).

Moreover, one can assume that the young adults who have a steady relationship or who live together with a partner have some experience and their wish to marry or to cohabite may differ from the people who have no partner. Furthermore, their parents could demonstrate their preference for marriage more clearly.

Earlier studies have shown that cohabiting and married people differ according to the educational level (Bumpass and Lu 1999). Therefore, it could be expected that education has influence on the union formation intention as well. Nevertheless, this cannot be proved, because the sample is based on a survey conducted among university students. Students could differ from other young adults in respect of their values and family-forming behaviour. Thornton, Axinn, Teachman (1995) showed with their study that students are less likely to start family life than employed young people, but if students start living together with someone, then they prefer a consensual union. However, this phenomenon should be seen as a temporary status, which ends with graduating from the educational institution. This is demonstrated by several studies, which have indicated that among higher educated people more are married than cohabiting (Bumpass and Lu 2000, Smock and Manning 1997, Wu and Pollard 2000). When generalizing the connection between education and marriage, the specifics of the countries should be taken into account.

Furthermore, the impact of economic circumstances on family formation could be discussed. Smock and Manning (1997) analyzed cohabitating couples and they found that men's economic circumstances are more important predictors to marriage than women's. However, it could be expected that women, whose personal economic situation is not so good, prefer to marry, because the idea of marriage carries traditional values, among them also the idea of the male breadwinner. The low income of couples may also reduce the possibility of registering cohabitation, though the wish to marry exists (Cherlin 2004, Smock et al. 2005). Therefore the long-time intention to marry could be present.

The living arrangements of students are expected to influence union formation intention as well. Many young students have had to move out of their parents'

home because of studies in another region. We can presuppose that the students who live on their own in dormitories or private accommodation are more involved in friendship networks, where less conventional ideas about family issues are voiced. Among the young adults, who still live with their parents, these ideas are not so widespread.

In addition, originating from the rural or the urban area could be a significant predictor of young people's intentions towards union formation. The young adults, who come from country districts, could carry more traditional family values compared to the students from towns, who are more related to innovations and non-traditional values.

Secondly, in addition to the socio-demographic determinants the impact of significant others on the intention towards union formation should be considered. The studies have confirmed that the parents' expectations towards the child's family-forming behaviour have a direct influence on the actual behaviour (Barber 2000, Starrels and Holms 2000). According to the popular view, the socialization process may have a long-lasting impact on young adults' intentions, notwithstanding a gradual decline in the impact of the parents' preferences. During socialization, the children take over parental attitudes and values, but research has also indicated that parental attitudes may influence children's union formation in the ways that are not explained by the children's own attitudes (Axinn and Thornton 1992). This may happen when children consider their parents' views, even when they do not share these views. Thus the author expects that children's opinions about their parents' attitudes may have some effect also on their union formation intentions.

The other important group of people in the life of young adults is friends. The young adults may be expected to take into account the opinions of friends on issues, such as mate selection and family forming. The opinions of other people can be important in two ways. First, the members of one group may share similar attitudes and values and on this basis they develop their intentions towards family forming. Second, according to Liefbroer and de Jong Gierveld "the intention or behaviour is evaluated by the reaction of the significant others in order to avoid sanctions, which have in most cases a socio-emotional nature" (Liefbroer and de Jong Gierveld 1993:218).

Finally, the family related values should be highlighted. Surveys have provided evidence that cohabiting partners have weaker family-related traditional attitudes and gender roles and they differ from the traditional family behaviour (Bumpass 1990, Clarkberg et al.1995, Rindfuss and VandenHeuvel 1990). In their general value orientations, they emphasize more individualism, autonomy, equality and equity (Brines and Joyner 1999). According to the selection approach, it could be expected that cohabitation is chosen by those whose attitudes are more liberal and they do not highlight marriage as an important life event, furthermore they wish to have fewer children than married people (Nock 1995). Moreover, the recent study of Moors and Bernhardt (2009) indicated that the familistic attitudes are important predictors of the transition from cohabitation to marriage. On the other hand, the

experience of living in unregistered cohabitation may influence the orientations towards traditional family. With cohabitation the attitudes towards marriage and family change are more liberal and the acceptance of divorce increases (Axinn and Barber 1997, Axinn and Thornton 1992). Therefore, on the one hand, the author predicts the connection between family-related attitudes and family-forming intentions and on the other hand, this will indicate the causal direction that attitudes influence behaviour rather more than the other way around.

2. Data and methods

2.1. Data

The current analysis is based on the data from the survey *Ideals of the Student* conducted among the students of two Estonian universities (University of Tartu and Estonian Agricultural University¹) in 2001. The principle of sampling was that the students from different faculties and terms should be represented. Therefore the sampling unit was not the individual, but the teaching course and all the individuals in this course belonged to the sample. The questionnaire was carried out during a lecture, which assured the high response rate. Also, it was tried to follow the equal gender division; therefore some extra faculties were chosen to balance the proportion of male students (physics, mathematics). The final sample was 336 students ranging in age from 17–37. The mean age was 20.5 years (SD = 2.83). In the sample 41.2% of the students were male and 58.8% female. Half of the students originate from bigger cities (e.g. Tallinn, Tartu, Pärnu) and half from the rural areas or smaller towns.

2.2. Variables

The dependent variable is the preferred family form. In the structured questionnaire there was a question regarding union formation. Students were asked “Which manner of living together seems most suitable for you?” The possible answers were: unregistered cohabitation, registered marriage, ecclesiastic marriage, “It doesn’t matter” and “I never intend to start living together with someone”. For the multinomial regression analysis the new categories were recoded. Marriage and ecclesiastic marriage were combined into a marriage category. Cohabitation formed the second category and in the third group were those, who do not prefer one type or other. Three students, who intended to live alone and four individuals because of missing answers, were excluded from the regression analysis.

Independent variables, which were chosen to be used in the analysis, were: gender, duration of studies, living together with a partner, living arrangements, regional origin and the estimation of the economic situation compared with other students. Students are a homogeneous age group and therefore the author did not

¹ Since 2005 Estonian University of Life Sciences.

add the variable of 'age' in the analysis. Instead, the duration of studies was included. It could be predicted that those students who were going to finish their studies in the near future are more family-oriented. The ending of the educational path denotes a new adult status and also the family-forming questions may become more relevant.

The questions which measure family-related attitudes formed the second block of variables. The students were asked to provide the reasons why people start living together, why they marry, why they postpone marriage and why some people do not marry at all. The number of items varied from 6 to 12. Respondents had to rate the items on a 4-point scale (from 1 = very important to 4 = not at all). The factor analysis was applied and fourteen orientations were conceived. The factors were labelled as follows: *traditionalism* was the composition of items representing the traditional reasons of family formation (creating the family and living together with a loved person). *Rationality* included items, such as: it is cheaper to live together; it is the common behaviour among friends. *Independence* consisted of items that were described by the wish to escape from parental custody and to become independent. *Intimacy* included items that represent the aspiration to have a faithful friend, sexual life, to find support and care and to escape from loneliness.

The reasons for marrying were divided into four factors. *Children* included the items which emphasize the attitude that children should be born in marriage. *Security* factor consisted of items that represent the belief that marriage provides economic security; legislation guarantees mutual rights and responsibilities; legalizes sexual relations. *Social norms* factor was the composition of items representing societal acceptance (attitude of parents; religiosity) and finally three items created the fourth factor *conventionality*, which emphasize the importance of weddings, economic security and the legislation of sexual relations.

The reasons for the postponement of marriage included four factors: *Individualism* factor represented the attitudes that before marriage individual goals should be achieved (economic welfare, career, education, own dwelling). *Uncertainty* is described by the items that the relationship is not certain, not ready for commitment. *Lack of social pressure* factor included the following items: nobody is marrying, weddings are troublesome and young people are not interested in traditions, children are not going to be born yet. The final factor is *economic circumstances*, i.e. the wedding is too expensive and the economic situation should be improved first.

Finally, the reasons for not-marrying were divided into two factors. *Complexity* consisted of items emphasizing the complexity of divorce and the legal procedures. *Dread* represented the fear that marriage limits personal freedom and marriage is old-fashioned.

These 14 factors were used in the analysis. Furthermore, the attitudes towards divorce and the partner's earlier intimate relations were inserted to the model. Finally, the respondents' estimations on the preferred number of children were entered.

The subjective norm was represented by the students' opinion about the parents' attitudes towards their cohabitation. The students were asked "If you lived or would start to live together with someone, would your parents wish that you get married?" The impact of the friends' attitudes was assessed through the frequency of discussions about family-related themes among friends.

2.3. Method

A set of multinomial logistic regressions has been performed to estimate the effect of socio-demographic and attitudinal variables on the union-formation intention. A comparison has been made between the respondents who intend to marry, to cohabit or who do not prefer one family type over the other. The students who wish to marry were chosen for the reference group. In the multinomial logistic regression analysis both the categorical and continuous variables' effect on the multi-categorical dependent variable can be measured. In the theory section, it was suggested that the impact of socio-demographical factors on intentions is mediated by evaluations with regard to family-forming plans and by the perceived opinions of parents and discussion frequency with friends. The socio-demographical factors were expected to influence the intention directly and indirectly, therefore the variables are added to the regression models by blocks, first the socio-demographic characteristics; second the characteristics of family-related attitudes and finally the characteristics of the subjective norm. In the current study, the odds of preferring cohabitation and the odds of having no union-formation intention are measured against the odds of preferring marriage.

3. Results

The majority of students were single, only 4.5 percent of the students were married (Table 1). However, when cohabitation is taken into account, the results showed that more than one fourth of students were living together with a partner (married students are also included). A large majority of students intend to start living with a partner, however some diversity exists with regard to the type of union the respondents prefer. The marriage is still quite a favourable family form among Estonian students. This is demonstrated by the fact that half of students favour marriage. Cohabitation is preferred among 17.6 percent of the students and the third group, one third of all the respondents, consists of those who do not prefer one family type over the other.

The three main factors influencing the behavioural intention towards family form are analyzed in this paper. These include the socio-demographic background variables, such as gender, ethnicity, duration of studies, living together with a partner, living place, urban-rural origin, economic situation; family-related attitudes and orientations and variables measuring social norms.

Table 1 Distribution of students by current marital status and preferred family form.

| | | N | Percentage |
|-----------------------|---------------|-----|------------|
| Marital status | Married | 15 | 4.5 |
| | Cohabiting | 79 | 23.9 |
| | Single | 236 | 71.6 |
| Preferred family form | Marriage | 166 | 50.4 |
| | Cohabitation | 58 | 17.6 |
| | No preference | 105 | 32 |

The parameter estimates are presented in Table 2. Each model produces two sets of estimated parameters. The first set compares the odds of preferring cohabitation with preferring marriage; the second set compares the odds of having no preference with preferring marriage. The parameters have been exponentiated to produce odds ratios: a parameter greater than 1 indicates that one unit change in the associated independent variable increases the odds of preferring cohabitation (or having no preference) rather than preferring marriage; a parameter less than 1 indicates that one unit increase decreases the odds of preferring cohabitation (or having no preference) relative to preferring marriage. In Model 1, only the socio-demographical factors are included in the analysis and the model was significantly reliable (chi-square = 36.75, df = 14, $p < 0.001$). This model accounted for the 13.7% variance in family forming plans. The shorter duration of studies does not have an effect on family-forming intentions. Comparing the students living in parental home and those who have moved out of parental home, it can be seen that there are no statistically significant differences in the students' family-forming plans. Furthermore, pre-university living in a country district does not have any impact on the preference of cohabitation, but originating from the countryside or a small town raises the odds of belonging to the group of people without any concrete intention. Unexpectedly, living together with a partner did not increase the possibility of opting for cohabitation. But the cohabitation choice is strongly influenced by gender. Male students compared with females, favoured cohabitation. Model 1 shows that male students have three times higher preference for unmarried cohabitation and more than two times higher inclination to have no preference than female students. The other aspect which came out was that the ethnicity has no impact on union-forming intentions.

In Model 2, both socio-demographic factors and the attitudes connected with family-forming are included in the analysis; the model was significantly reliable (chi-square = 68.15, df = 14, $p < 0.0001$). This model accounted for 25 % of the variance in family-forming plans. The values toward family-forming were measured by asking those surveyed why today's young people start living together, get married, postpone marriage and get divorced. As a result of factor analysis, the value orientations were specified. To find out the factors that are good predictors of union-formation intentions, several regression analyses were completed. Finally, five orientations were added into Model 2, which is presented in Table 2.

Table 2 Multinomial logistic regression models for predicting intention to “cohabite” or “have no preference”. Reference category is “marriage”. Odds ratios (exp(B)) are shown in the table.

| | Model 1 | | Model 2 | | Model 3 | |
|---|----------|---------|----------|---------|----------|---------|
| | Cohabit. | No dif. | Cohabit. | No dif. | Cohabit. | No dif. |
| <i>Socio-demographic background</i> | | | | | | |
| Gender | | | | | | |
| Male | 3.09*** | 2.36 ** | 2.52** | 1.97 + | 2.78 * | 1.99* |
| Female | 1 | 1 | 1 | 1 | 1 | 1 |
| Duration of studies | | | | | | |
| 1 or 2 years | 0.93 | 1.13 | | | | |
| 3 and more years | 1 | 1 | | | | |
| Cohabitation/marriage | | | | | | |
| Lives together with partner | 0.70 | 0.89 | | | | |
| No | 1 | 1 | | | | |
| Regional origin | | | | | | |
| Country side or small towns | 1.00 | 2.39 ** | 1.07 | 2.02* | 1.02 | 2.04* |
| Bigger towns | 1 | 1 | 1 | 1 | 1 | 1 |
| Living place | | | | | | |
| Lives in parental home | 0.61 | 0.80 | | | | |
| Lives separately from parents | 1 | 1 | | | | |
| Economic situation compared to other | | | | | | |
| Better | 1.43 | 0.99 | | | | |
| Average or worse | 1 | 1 | | | | |
| Ethnicity | | | | | | |
| Non-Estonian | 0.63 | 0.32 | | | | |
| Estonian | 1 | 1 | | | | |
| <i>Family-related values</i> | | | | | | |
| Children | | | 0.60* | 0.65** | 0.62* | 0.64** |
| Security | | | 0.43*** | 0.65* | 0.43** | 0.70+ |
| Lack of social pressure | | | 1.73* | 1.33 | 1.73* | 1.25 |
| Intimacy | | | 0.62* | 0.81 | 0.57* | 0.79 |
| Complexity | | | 2.32*** | 1.26 | 2.35*** | 1.28 |
| <i>Social norm</i> | | | | | | |
| Parents' opinion | | | | | | |
| Expect child to marry | | | | | 0.47+ | 0.29*** |
| Do not have opinion, opinion not to known | | | | | 1 | 1 |
| Conversation frequency with friends | | | | | | |
| Often/sometimes | | | | | 1.45 | 0.89 |
| Rarely/not at all | | | | | 1 | 1 |
| Constant | -1.26 | -1.09 | -1.82 | -1.04 | -1.48 | -0.28 |
| N | 290 | | 281 | | 270 | |
| Nagelkerke R ² | 0.137 | | 0.249 | | 0.319 | |
| Chi-square | 36.753 | | 68.152 | | 86.90 | |
| Degrees of freedom | 14 | | 14 | | 18 | |

***p<0.001; **p<0.01; *p<0.05; + p<0.1

The liberal values are maintained in the attitudes toward marriage. The belief that children should be born in marriage decreases the possibility of being among those students who prefer cohabitation or have no preference. Thus, the students who are of the opinion that children should be born to married parents and believe that children should share a common family name with the mother and father, prefer to marry. The orientation toward *intimacy* was highly valued by those who regard care and assistance, having a faithful and devoted friend, a normal sexual life and avoiding loneliness as the reasons of living together. Furthermore, the regression analysis indicates that those students, who gave less value to intimacy as a reason to start living together, rather prefer cohabitation than marriage. According to the reasons why young people get married, the orientation towards a feeling of *security* was an important factor. Valuing the certainty, which is accompanied by marriage (e.g. insuring oneself economically in marriage, legalizing sexual relationships), increases the possibility of not belonging among those who favour cohabitation or have no preference. On the other hand, when the reasons not to marry are associated with *complexity* then it shifts the odds toward intending to cohabit. Finally, the higher valuation of the orientation *lack of social pressure* increases, the odds of preferring cohabitation grew. Those who emphasize that marriage is postponed because there is no social pressure anymore, have 73% higher odds of preferring cohabitation than marriage. Also, the models were controlled for the attitudes toward divorce, the partner's earlier intimate relations and for the preferred number of children. However, these factors had no significant effect on intention and therefore they are not shown in the models.

Model 3 in Table 2 includes the remaining variables of interest: the perceived opinion of the significant others. The addition of this variable set also made a significant contribution to the model (chi-square = 86.9, df = 18, $p < 0.0001$). This model accounted for 31.9 % of the variance in family-forming plans. In Model 3, the socio-demographic background, attitudinal factors and the perceived opinion of the significant others are together included in the analysis. While in Model 1, the socio-demographical factors apart from gender had no impact on cohabitation intentions, they are skipped in Model 3. The value orientations and attitudes, which were significant in Model 2, have maintained their impact. The perceived parental support for marriage decreases the odds of preferring cohabitation by 53% and the odds of have no preference by 71%. The impact of friends' attitudes towards family-forming was measured as the frequency of discussions of family-related issues among friends. The model indicates that more frequent discussions rather increase the odds of preferring cohabitation and decrease the odds of not having a preference. Thus, those who have not discussed family-related themes with friends also have no preference in this area. However, it was not a statistically significant association.

4. Discussion

Applying the theory of reasoned action as a way to clarify the association between intention, attitudes, social norms and behaviour, the social selection and social learning approaches as explanations of the differences between cohabitation and marriage were confronted. Even with a relatively small sample, it was possible to demonstrate that at the individual level the intention to cohabit or to marry can be explained by proceeding from the selection rather than the social learning approach. In the regression models, the values and attitudes were stronger predictors of intentional behaviour than socio-demographic characteristics beside gender. This gives some support to the selection approach, because it indicates that the orientations and attitudes toward possible marriage exist before the actual cohabitation experience. The author does not deny that the cohabitation experience could magnify the impact of existing attitudes and orientations. But in contrast to previous research on cohabiting couples (Bumpass and Sweet 1989, Carlson et al. 2004, Manning and Smock 2002), in this survey the young adults who lived together with a partner did not diverge from other students in their expectation toward union-formation. The presumption that cohabiting couples either favour marriage or cohabitation was not affirmed. This implies the possible weakness of the assumption of social learning theory that the relationship itself has influence on the intention. In the current analysis, the experience of living together did not reduce the intention to marry. This is consistent with Sassler's (2004) study, which showed that although the young people may be sharing a home and a bed, they do not appear to value the relationship with marriage as a specific goal and the expectations to marry may be realized with another partner. On the other hand, it should be taken into account that the sample encompassed young people, who have recently left childhood and are making their first steps toward independent life. During university studies, the family-forming intentions are not very essential. Furthermore, according to Thornton et al. (1995), the role of the student does not fit in with the role of the spouse or partner. One reason is the economic dependence on parents. Young people in Estonia are supported by their parents during their studies, with marriage the adult role is taken over and the financial assistance of parents may decline or disappear.

However, the students' intentions toward marriage or family forming in a wider sense might not be so stable. This is also demonstrated by the fact that one third of the respondents did not make a choice between marriage and cohabitation. This might depend not only on the age of the respondents, but also on the deeper roots of the cohabitation phenomenon in society. In Estonia, the acceptance of cohabitation is very high, for instance the opinion that the decision to marry or not should be made by the individuals themselves is widespread and state intervention as promotion of marriage is not requested (Hantrais 2004). The legal aspects of cohabitation and its difference from marriage are not well known and the two types of unions are considered as alternatives (Järviste, Kasearu, and Reinomägi 2008). Furthermore, the majority of the younger population in Estonia has a

cohabitation experience. According to the 2004 European Social Survey data, in Estonia 62 % of 26–35-year-old people have in some period during their life lived together without a marriage (the author's calculations). It means that social norms have weakened and social acceptance has been growing. These two general features may have an influence on young people's belief that there is no difference between cohabitation and marriage.

Another aspect is that male students prefer cohabitation over marriage or they have no concrete intentions. Moreover, previous research has indicated that in the couples' intentions to marry, the male's perceptions are more important than those of the female (Brown 2000, Bumpass et al. 1991, Waller and McLanahan 2005). This indicates that notwithstanding the female's preference of marriage, the likelihood of marrying may strongly depend on their partner's intentions and the wedding could remain a dream. Hereby the findings of the present paper partially support the trend that young people continue to expect to marry in the future (Thornton and Young-DeMacro 2001), but reaching the goal could be complicated and very strongly dependent on the partner's intention.

In the theoretical overview, the connection between the preferable union type and other family plans, especially parenthood, were described. People may want to follow the social tenet that children should be raised within a marriage. In the analysis, this assumption was proved on the attitudinal level. The most important reason to register cohabitation was the expected birth of a child and the wish to give the child a common family name. It means that although cohabitation as a prelude to marriage is appreciated, the expectation that children should not be born out of wedlock is still respected. Notwithstanding this attitude, in the recent years the proportion of children born out of wedlock is larger than the share of children with married parents. It indicates that this attitudinal expectation finds less and less support at the behavioural level. Moreover, the studies have shown that when the child is born in a cohabiting union, then for cohabiting partners the meaning and the value of marriage changes (Reed 2006).

On the other hand, the desirable number of children was not associated with the union-formation intention. This is asserted by the fact that according to the international surveys, child-rearing in cohabitation unions is no longer a rarity (Bumpass and Lu 2000, Kiernan 2002, Seltzer 2000, Smock 2000). The study shows that on the attitudinal level young people still emphasize marriage in the traditional childbearing context, but the shift has taken place and favouring cohabitation can no longer be described as a denial of family values.

A limitation of this study is the lack of information on family background questions. Therefore, it was not possible to check the parental home impact on the intentions. The divorce of parents or the negative climate in the family of origin may influence the intentions and the behaviour of adult children (Amato and Booth 1997, Liefbroer and de Jong Gierveld 1993, Thornton 1991). The parental divorce and conditions associated with it, i.e. the family conflict and living with a step-parent, has "a tendency to 'push' adolescents out of the parental home" (Bernhardt et al. 2005:111). The question whether this influence is also visible in

young people's intentions or not, remains open. Therefore, in the future research on the family formation intention, the family background factors should be included.

Finally, the author would like to discuss briefly and more theoretically the direction of causality. Carrying out these analyses provoked the question of causality: do values or attitudes influence behaviour or is it rather the other way around? Different surveys have shown that the causality may be directed in both ways. But it should also be considered at the level of conceptualization. The causal link between attitudes and behaviour can be analyzed at the individual and at the societal level. Axinn and Barber (1997) indicated that the values and attitudes toward family could have an influence on the actual family-forming behaviour. This is also the usual assumption that by means of changing the attitudes of individuals it is possible to influence their behaviour to improve social relations or to produce social change. However, the mutual effect should be considered. First, the behaviour in one field, for example, more and more people are divorcing, has an effect on the attitudes toward divorce in general, but further may induce a more liberal public opinion also in other family-related issues, for instance, childrearing outside marriage. In this case, the behavioural changes at an individual level guide the wider attitudinal changes at the society level, which again could have a direct influence on the behaviour of individuals. Several authors have described this causal process as feedback loops (Bumpass 1990, Rindfuss and VandenHeuvel 1990, Smock 2000). Therefore, in a wider sense at the societal level both the social learning and the selection approach could find some support, but it is impossible to prove their represented connection empirically

To conclude, the approach used in this analysis not only allowed demonstrating the connection between the attitudinal factors and family-forming intention, it also supported the selection hypothesis at the individual level. Moreover, the current study indicated that the intention to cohabit is explained by the selection approach, whereby the preference of union form is strongly related to the familistic values. However, the present study points need additional research in order to investigate further the union-formation intention and its connections with the actual behaviour and the characteristics of the family of origin.

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