Elina Mäenpää

SOCIO-ECONOMIC HOMOGAMY
AND ITS EFFECTS ON THE STABILITY
OF COHABITING UNIONS

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The Population Research Institute
Väestöliitto
Kalevankatu 16 B
PL 849, 00101 Helsinki
Puh. (09) 228 050, Fax (09) 6121211
www.vaestoliitto.fi

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The tendency towards socio-economic homogamy – partner similarity in terms of socio-economic status – is of great interest to social scientists, for two reasons. First, socio-economic homogamy is an indicator of social closure between status groups in a society. Second, given that homogamy leads to the accumulation of advantageous and disadvantageous socio-economic conditions within couples, it also intensifies social and economic inequalities between families. The objective of this thesis is to enhance knowledge of socio-economic homogamy and its consequences for union stability in Finland. The first aim was to analyse the strength and patterns of socio-economic homogamy in partner choice. The second aim was to determine whether and, if so, how homogamy is associated with the likelihood of ending non-marital cohabitation – through separation on the one hand, or marriage on the other. In addition, two dimensions of socio-economic status, individual educational attainment and social class of the family of origin, were analysed to find out whether matching on individually achieved status or on the status of the parental family had a bigger effect on union dynamics.

The analyses were based on sets of register data compiled at Statistics Finland. Log-linear models were applied to study homogamy tendencies and their changes in marriages and cohabitations of women born in 1957–1979 at the age of 30. The effects of homogamy and heterogamy on the likelihood of separation and marriage were analysed with Cox proportional hazards model in cohabitations formed in the period 1995–2002 by women born in 1960–1977. An elaborate approach was adopted: marriage and separation rates were examined in each possible combination of partner status.

The results imply that people tend to choose partners who are similar to them in terms of educational attainment and class background. However, homogamy was stronger with regard to education than to social-class origins. This is line with the view that boundaries based on achieved status are more difficult to cross in modern, individualized societies than boundaries based on social origins. The most highly educated – those with a higher university degree – were particularly strongly inclined towards homogamy. The general strength of homogamy did not change much across the birth cohorts from the late 1950s to the 1970s, but the trends differed depending on the level of education: homogamy strengthened among those with a low level of education, and weakened among the highly educated. The results also indicate that in the absence of homogamy, women increasingly tend to have partners whose level of education is lower than theirs.
Homogamy in class background had a relatively weak influence on the stability of cohabiting unions. Homogamy increased the marriage rate among the children of farmers, whereas heterogamy was associated with an increased separation risk when one partner came from a farmer family and the other from an upper-white-collar family. Educational differences played a somewhat more significant role in these transitions. Homogamy was associated with a reduced risk of separation among the most highly educated cohabiters in particular. The effects of educational homogamy on the marriage rate were less consistent: homogamy increased the marriage rate among cohabiters with a basic-level education, but reduced it among the most highly educated.

The findings reveal that status barriers and cultural differences are of significance in partner choice and the stability of cohabiting unions in Finland, and that group boundaries based on achieved status are stronger than those based on ascribed status in terms of union dynamics.
TIIVISTELMÄ


Tutkimus osoittaa, että puolisoiden sosioekonomisella samankaltaisuudella on merkitystä sekä liitonmuodostuksessa että avoliittojen pysyvyydessä Suomessa, ja että saavutetun aseman mukainen samankaltaisuus on tärkeämpää kuin sosioekonomisen perhetaustan mukainen samankaltaisuus.
LIST OF ORIGINAL PUBLICATIONS


Family formation has diversified considerably in Western societies over the past century: choices about whether and when to form a union, to have children, or to break up a union have become more and more individual. The family nevertheless remains a central social institution that provides emotional satisfaction, social support and financial security for its members, and the majority of people form a union at some point during their lives. Family formation process starts with the choice of a partner. Both romantic attraction and more rational considerations are likely to play a role in this selection, but in any event, partner choice in modern societies is predominantly a voluntary matter decided among the potential partners. Despite this opportunity to decide freely, however, some regular patterns in couple formation emerge. One such “rule” is homogamy, or similarity among partners. Social scientists have accumulated substantial evidence of homogamy with regard to several social, demographic and economic characteristics, including ethnicity, religion, age and socio-economic status.

Socio-economic homogamy has been attracting the interest of sociologists for a long time. A focal reason for the vast research interest is that status homogamy is considered an indicator of the degree of openness in a society. Marital choices are thought to reflect social barriers between status groups: given that marriage is an intimate and often a long-term relationship that binds two people and also their families and social networks together, heterogamy (choosing a dissimilar partner) indicates that members of the different groups accept each other as social equals whereas strong homogamy tendencies reflect status-group closure (Kalmijn 1991a, 1998; Smits et al. 2000; Blossfeld 2009). However, the significance of socio-economic homogamy is not simply that it reflects social and cultural boundaries between status groups. Another strong motivation for studying couple formation is the fundamental role homogamy plays in shaping the socio-economic characteristics of families (Schwartz 2013). Given that co-residential partners are likely to pool their resources, homogamy results in the accumulation of advantageous and disadvantageous socio-economic conditions: those in a high position gain access
to even more resources when they choose a similar partner, whereas those with few resources do not upgrade their status. Socio-economic homogamy thus contributes to social and economic inequality between families and households (Schwartz & Mare 2005; Blossfeld 2009; Schwartz 2013).

This thesis takes on the task of analysing socio-economic homogamy in Finland. Previous research findings on union formation in Finland indicate that individuals in a high socio-economic position are more likely than those in a lower position to form a union (Jalovaara 2012). However, it is not known to what extent those with a high (or low) status end up together: with the exception of a couple of cross-national comparative studies (Domański & Przybysz 2007; Katrňák et al. 2012), no recent research has examined the strength and patterns of socio-economic homogamy in Finland. The focus here is on two dimensions of socio-economic position: educational attainment and socio-economic family background. The former represents the socio-economic standing that an individual has achieved through his/her own actions during the life-course, whereas the latter reflects the social, economic and cultural resources that originate from the parental family. Despite the vast research interest in socio-economic homogamy, only a few studies analyse the relative importance of matching on individual socio-economic achievement as opposed to social-class origins in partner choice (see, however, Blau & Duncan 1967; Kalmijn 1991a; Hansen 1995; Uunk et al. 1996). Thus, the first aim of the thesis is to compare the strength of homogamy with respect to education and class background. To get insight into the question of whether boundaries between status groups are becoming increasingly open or closed, the study also examines changes in these dimensions of homogamy in recent decades. A focal question is whether the trends have been similar or different with respect to achieved and ascribed status.

To provide a comprehensive understanding of the role of status-group boundaries in union dynamics, the thesis also focuses on the extent to which socio-economic differences between partners matter once they have decided to form a union. The second objective is thus to analyse how socio-economic homogamy and heterogamy affect union stability. Given that dissimilar socio-economic attributes may cause value dissonance, communication problems and disagreement over life goals and priorities between the partners, it is likely that there is a higher risk of dissolution in heterogamous than in homogamous unions (Bumpass & Sweet 1972; Kalmijn 2003). Several studies have addressed the question of whether or not heterogamy increases the probability of divorce among married couples. Therefore, this thesis opens up new perspectives on the issue and focuses on the association between socio-economic homogamy and the stability of non-marital cohabiting unions.
1 Introduction

The aim is to find out whether a shared socio-economic status or a shared family background, or perhaps socio-economic complementarity between cohabiting partners affects the likelihood that the couple will either separate, or enter into marriage.

The focus on non-marital cohabitation is highly relevant in the Finnish case. Cohabitation is a typical start to a union: over 90% of new unions are cohabitations (Jalovaara 2012). There is also little social distinction between cohabitation and marriage, and children are born and raised in both union types. However, cohabiting unions are more likely to be short-lived: it is estimated that over 40% of cohabiting couples separate within four years of moving in together (Jalovaara 2013). Thus, given the high prevalence of cohabiting unions and their high dissolution rate, it is important to identify the factors that contribute to their stability. The high-quality register data from Statistics Finland used in this study provides union histories of individuals, covering both marriages and non-marital cohabitations, thereby making it possible to examine the antecedents of ending a cohabiting union. The availability of data on cohabiting unions also allows both marriages and cohabitations to be covered in analyses of partner selection. Analysis of both types of unions contributes to current knowledge on matching patterns in de facto (different-sex) and not just marital unions.

Data derived from Finnish administrative registers also has other major advantages for homogamy research. Given that homogamy in partner choice is normative, heterogamous couples – those of very different status in particular – tend to be rare. Survey samples are thus not usually large enough to allow for a detailed analysis of the effects of heterogamy on union stability. The high number of couples in the data set used in this thesis makes it possible to distinguish between different types of heterogamous and homogamous couples, and to analyse the likelihood of separation and marriage in each of these categories. Through the exploitation of these excellent data, therefore, the thesis explores in depth the role of socio-economic homogamy in union dynamics in the context of a Nordic welfare state.
1 Introduction
2.1 Explanations for socio-economic homogamy

Socio-economic homogamy results from the interplay of various social and demographic forces. Three factors are commonly referred to in the sociological literature: individual preference for similarity; the influence of general social norms and the control of third parties such as the parental family; and the structural constraints of the marriage market that affect the probability of meeting and interacting with potential partners of similar status. Consideration of these factors facilitates the formulation of hypotheses about a) the relative importance of homogamy in education and social-class background, b) changes in the strength of these two dimensions and c) status groups that are the most homogamous.

Preference for similarity

One driving force behind socio-economic homogamy is that people prefer to choose a partner who comes from the same socio-economic stratum. People of similar status tend to share similar cultural resources such as values, attitudes and lifestyles, as well as tastes in art, music and literature. Cultural similarity facilitates mutual understanding between partners, confirms their behaviours and worldviews and thereby provides a basis for an enduring relationship (Burgess & Wallin 1943; Coombs 1962; Kalmijn 1991a, 1998). Schwartz (2013) calls this perspective “the matching hypothesis”.

An individual’s cultural resources are developed and shaped during the life-course both in the parental family environment and in contexts outside it, such as educational institutions and peer groups (Kalmijn 1991a). If early cultural socialization is particularly significant in the formation of tastes, values and lifestyles, it should be reflected as a preference for homogamy in ascribed status: in other words, people should seek a partner who originates from the same social class. Then again, if orientations and influences later in
life – during the educational career in particular – have a strong influence on the cultural resources of individuals, people should favour homogamy in achieved status, and hence prefer partners who are similar in educational attainment or occupational status (Kalmijn 1991a; Hansen 1995).

The significance of early cultural socialization is emphasized in the work of Bourdieu (1984). According to Bourdieu (1984), taste – which is manifested in certain kinds of preferences in art, food, clothing, home decoration, leisure-time activities and so on – is a "match-maker": it brings together people that go together. Each social class has a distinctive taste and lifestyle, and what is of the essence is that the legitimate tastes and culture of the upper class cannot be learned or taught: they are internalized through early socialization and every-day life in the family of origin (Bourdieu 1984; see also Hansen 1995).

However, it has been suggested that as intergenerational social mobility as well as geographical mobility have increased in the course of modernization, and young adults have become increasingly independent of their parents, the impact of the parental family environment on adulthood values and lifestyles has declined. Instead, education strongly shapes individual cultural resources and, hence, partner-selection decisions (Kalmijn 1991a, 1998; Hansen 1995; Solís et al. 2007; Blossfeld 2009; Schwartz 2013). Thus, it is to be expected that educational homogamy is more important than homogamy in social-class origins in contemporary partner choice, and that the salience of educational similarity has grown in recent decades whereas the significance of class-background homogamy has diminished.

**Competition for high-status partners**

"The competition hypothesis" emphasizes the economic rather than the cultural side of socio-economic status, and posits that homogamy results not from a preference for similarity but from a preference for a partner with plentiful socio-economic resources (Schwartz 2013). According to this perspective, people compete in the marriage market for partners they consider as having the most attractive resources (Kalmijn 1998; Schwartz 2013). Socio-economic homogamy results from two-sided competition: given that individuals in a high socio-economic position are not willing to partner with persons in a lower position, those with ample resources end up selecting among themselves whereas those with poor resources have to rely on one another (Kalmijn 1998; Halpin & Chan 2003; Erola et
2.1 Explanations for socio-economic homogamy

al. 2012; Schwartz 2013). As societies modernize and education becomes the main determinant of an individual’s socio-economic standing, overriding the influence of family background on status attainment, people will increasingly consider education rather than socio-economic origins when they choose a partner (Kalmijn 1991a; Smits et al. 1998, 2000; Blossfeld 2009; Schwartz 2013). The implication here, too, is that similarity in educational level is more significant in contemporary couple formation than similarity in socio-economic family background, and that educational homogamy should have increased and class-background homogamy decreased in recent decades.

The core idea behind competition theory is that if the preferences of men and women with regard to the socio-economic resources of their partners are similar, the outcome is homogamy. However, if the preferences of the sexes differ, other kinds of couple-formation patterns emerge. For instance, the assumption in gender-traditional societies, in which men are typically breadwinners and women care for the household and the children, is that women compete for socio-economically successful men whereas men tend to value other traits in women, such as homemaking skills and looks (Kalmijn 1998; Blossfeld & Timm 2003; Erola et al. 2012). These asymmetrical preferences lead to socio-economic hypergamy – women partnering with men who are in a higher socio-economic position than they are. However, as women increasingly participate in the labour force and the female partner’s earnings as well determine the living standards of the family, it is suggested that women who are rich in socio-economic resources become more attractive to men (Blossfeld & Timm 2003; Halpin & Chan 2003; Schwartz & Mare 2005; Domański & Przybysz 2007; Blossfeld 2009). This trend implies a weakening tendency towards socio-economic hypergamy and a growing tendency towards homogamy.

Social norms and parental control

Even though partner selection based on romantic love and individual choice is the well-established ideal in Western societies, partner choice may still not be entirely free from the influence of social norms and the control of third parties such as parental families. Thus, one reason why people choose a partner from their own status group may be that they follow the social norms and rules of the surrounding community that prescribe what kind of partner is proper and desirable. For instance, parents and other family members have an incentive to encourage children to partner with someone who originates from the same social class because marriage is not only about the couple and
the relationship, but also about social reproduction: transmitting material and symbolic capital across generations (Bourdieu 1976). Heterogamy could also threaten the internal cohesion and homogeneity of a social group, whereas homogamy keeps social distances between status groups (Hansen 1995; Kalmijn 1998). Thus, social norms may favour class-background homogamy because it maintains class cultures and also helps the upper classes to retain their resources and privileges over time (Bourdieu 1976; Hansen 1995).

In the course of modernization, however, parents’ control over their children’s partner choices has become quite limited: although parents may set up meetings with potential partners, for instance, and express their approval or disapproval of the relationship, in the end they do not have many practical sanctions to apply (or they do not dare to apply them) if the choice is unfavourable (Uunk et al. 1996; Kalmijn 1998; Solís et al. 2007; Blossfeld 2009). The diminishing direct impact of the parental family on partner choice implies, too, that homogamy with respect to social-class origins has declined and that partner selection is increasingly guided by achieved characteristics such as educational attainment.

**Chances of meeting**

Partner choice is also about chance – the people individuals happen to encounter when searching for a partner. Thus, if someone chooses a partner from the same status group, it may simply be because he or she has mostly come across people of a similar status. However, it should be noted that there is a fine line between preferences and chance: people are able to affect their probability of homogamous encounters by choosing to live in areas and spend their time in places where they will find people of similar status.

On the macro level, a large group size, a high degree of geographical concentration and an even sex distribution increase the odds of homogamy (Kalmijn 1998). For instance, the fact that highly educated people tend to live in urban areas, as opposed to being evenly distributed across the country, increases their chances of making intra-group contacts. However, a structural factor that is increasingly hindering educational homogamy in Finland is the growing dissimilarity in the educational distributions of men and women. Educational attainments among men and women aged 30–34 years were practically the same in 1980: 42% of men and 43% of women had no education beyond the basic level, and around a quarter had completed tertiary-level education (Statistics Finland 2014a). Since then, educational attainment has increased at a considerably higher rate among women than among men. In
2.1 Explanations for socio-economic homogamy

2010, 52% of women aged 30–34 years had a tertiary-level education and only 10% had no more than a basic-level education, whereas the respective percentages among men were 34 and 17 (ibid.). Given this growing imbalance, women who are educated to the tertiary level and men who have no education beyond the basic level face increasing difficulties in partnering homogamously. Consequently – and contrary to what modernization theory predicts – declining educational homogamy in recent decades is to be expected. As for social-class origins, the transformation of the Finnish occupational structure has reduced the numbers of people coming from farmer families and increased the proportion of those with a white-collar background. The structural chances of homogamy have thus deteriorated for the former group, and improved for the latter.

The micro-level environments in which people meet potential partners – such as schools, neighbourhoods and leisure activities – also promote homogamy: given that these settings tend to be socially homogeneous, similar people often end up together (Kalmijn 1998). Neighbourhood encounters are suggested to promote homogamy in family background, whereas schools tend to promote educational homogamy (ibid.). Given that people spend more and more time in education over their life-course, the probability of meeting a partner in that context has increased, which implies an increasing likelihood of educational homogamy (Mare 1991; Hansen 1995; Blossfeld & Timm 2003; Blossfeld 2009). Similarly, as more and more young people move away from their childhood homes to study in cities, the less likely they are to search for and find a partner from their childhood environment, which reduces the probability of family-background homogamy. This development may have decreased the odds of homogamy particularly among the children of farmers.

The by-product explanation

The “by-product” explanation of homogamy considers that people select their partner on the basis of various individual characteristics, and that these characteristics may be more or less overlapping (Kalmijn 1998). Thus, homogamy on one dimension may be (partly) a reflection of homogamy on another dimension. This means that a given observed homogamy tendency might turn out to be much weaker when homogamy tendency on another, correlated dimension is taken into account. The by-product explanation is feasible in the context of the current study: given that the two aspects of socio-economic status investigated are commonly known to correlate – people with a high socio-economic background often achieve a comparatively high
level of education, whereas those from the lower classes tend to acquire fewer educational resources – homogamy in social-class origins may partly result from matching on the dimension of educational attainment, and vice versa.

**Which status groups are the most homogamous?**

The factors discussed above may induce homogamy to a varying extent among different status groups. It has been suggested that social reproduction through homogamy in social-class origins is particularly important to the upper classes because it helps them to retain their privileged position (Hansen 1995). Thus, one might expect homogamy to be particularly strong among people who originate from the higher strata. Those from upper-class families might also be eligible partners and hence competed for because they are likely to inherit material wealth from their parents. Moreover, given that growing up in a farmer family implies a rather distinct social and geographical childhood environment, children of farmers could well display high rates of homogamy (Kalmijn 1991a, 1998). One might thus also expect farmer-family-background homogamy to be quite pronounced in Finland, which industrialized relatively late and the agrarian tradition still prevails. At present, the country is geographically and also socio-culturally quite strongly divided into urban areas on the one hand and sparsely populated countryside on the other.

With regard to educational attainment, the least and the most highly educated – those with no more than a basic-level of education and those with a higher university degree, respectively – can be assumed to have the most distinct cultural resources, and thus to be the most homogamous educational groups. Strong homogamy tendencies at the extremes of the educational hierarchy are also to be expected because of “floor” and “ceiling” effects: in the absence of homogamy, people with the lowest level of education only have the option to “partner up”, and those with the highest level only have the option to “partner down” (Pullum & Peri 1999). However, it is also possible that the likelihood of educational homogamy increases with the level of education: given that people with low educational qualifications leave the school environment and enter working life at a younger age than those who acquire further education, their social networks at work and play are more heterogeneous, and thus they are more likely to meet potential partners with different educational attainments (Blossfeld & Timm 2003; Blossfeld 2009).
2.2 The Finnish context

Finland provides an interesting context in which to examine socio-economic homogamy and its implications for union stability. The country is one of the Nordic welfare states in which various state policies aim at reducing social and economic differences between citizens. For instance, education up to the university level is tuition-free in Finland, and income-security programmes and public social and health services reduce disparities in living conditions between individuals from different socio-economic groups. It is therefore likely that social and cultural boundaries between status groups are relatively low in the Nordic countries. Indeed, the social structure of Nordic societies is comparatively open, as indicated by the high levels of intergenerational social mobility in these countries (Breen 2004; Pfeffer 2008; Katrňák et al. 2012). In Finland, for example, over 70% of men and over 80% of women born in the early 1960s were, in their late thirties, in a different class from that of their parents (Erola 2009). Given the higher level of social openness, it is suggested that status considerations play a relatively small role in partner choice in the Nordic welfare regime (Domański & Przybysz 2007). Accordingly, comparative European studies report that educational homogamy is relatively weak in the Nordic countries, whereas it is strongest in Eastern and Central Europe (Domański & Przybysz 2007; Katrňák et al. 2012). Thus, given that even similarity in achieved status has relatively little importance in partner choice, and that social origin and destination are fairly weakly connected, it is likely that a shared socio-economic family background will play quite a minor role in couple formation and union stability in Finland.

Another feature of Nordic societies that may well be reflected in partner choice with regard to socio-economic position is the similarity in the economic roles of men and women. One of the aims of the Nordic welfare model is to encourage the economic participation of both genders and to ease the combining of family life and paid work. The dual-earner family is the predominant ideology and practice in Finland, and the tradition of working women is long: female labour made an essential contribution to farming in the agrarian society, and the proportion of women in paid work was the largest in the Western world in the post-war decades of the 1950s and 1960s (Julkunen 1999). The current female labour-force-participation rate in Finland is among the highest in the OECD countries (OECD 2013), and compared even with their Nordic counterparts, married Finnish women – and even mothers of young children – are more likely to work full time (Mutari & Figart 2001; Eurostat 2014). The level of education in Finland is, on average, higher among women than among men. Thus, it is unlikely that Finnish women will tend to “part-
ner up” with regard to socio-economic attributes, and both women and men could be expected to value socio-economic resources in potential partners. As found in a recent study conducted in Finland, higher educational attainment, labour-force participation and a high income increase the probability of union formation among both men and women (Jalovaara 2012).

2.3 Marriage and cohabitation in Finland

Marriage has traditionally been the basis of family life and procreation. Cohabitation – the romantic co-residence of two individuals who are not married to each other – was a marginal phenomenon in Western countries before the 1960s (Kiernan 2001). Unmarried couples living together were generally socially disapproved of and were considered to be “living in sin”. However, patterns of family formation started to change during the 1960s and 1970s: marriage rates declined and the average age at first marriage rose, divorces became more common and the popularity of non-marital cohabitation increased, as did the proportion of extra-marital births (Kiernan 2001; Surkyn & Lesthaeghe 2004; Lesthaeghe 2010). These developments are often referred to as “the second demographic transition”, the roots of which are seen to lie in a marked shift in the value system of Western societies: individual autonomy and self-actualization have become more valued, whereas control and authority are increasingly being rejected (Surkyn & Lesthaeghe 2004). The Nordic countries, Sweden at the forefront, were the forerunners in this transition (Popenoe 1987; Kiernan 2001). Currently, in the early 21st century, these nations still stand out from other industrialized countries with their high proportions of cohabiting couples, high mean age at marriage and high divorce rates (Kiernan 2004; Pitkänen & Jalovaara 2007; OECD 2014).

Cohabitations covered less than 3% of all unions in Finland in 1970, but the proportion increased steadily and reached almost 25% in 2005 (Pitkänen & Jalovaara 2007). At the same time, the mean age of women at first marriage rose from under 24 to 29 years (ibid.). Cohabitation became the usual way to start a union. Only one in ten of first unions among Finnish women born in the early 1940s were cohabitations, but the situation gradually turned around: only one in ten of first unions among women born in the 1960s and 1970s were marriages (Finnäs 1995; Jalovaara 2012). Cohabitation has also become a long-term alternative to marriage for many couples, and child-bearing within cohabitation is common: currently, over 40% of children are born to unmarried mothers (Statistics Finland 2013a). However, although cohabitation is a prevalent and socially approved family form in Finland, the
2.3 Marriage and cohabitation in Finland

practice typically involves young couples. In 2013, the vast majority of women aged 20–24 who were living in a union were cohabiting (84%), and cohabitations outnumbered marriages also among 25–29-year-olds (58%). Most women in the older age groups had chosen to marry instead: the proportion of cohabitations drops to 36% among 30–34-year-olds, and further to 26% among 35–39-year-olds (Statistics Finland 2014b). Cohabiting unions also tend to dissolve relatively quickly. According to recent estimates based on first cohabitations in Finland, 50% of cohabitators separate, 40% marry, and only 10% still cohabit after ten years of moving in together (Jalovaara 2013).

In any event, the rise in the prevalence of cohabitation has rendered young married couples a more select group than before. Consequently, it has become essential in the fields of family demography and sociology to focus research on all families irrespective of marital status.

The legal status of the union does not matter much in terms of the everyday life of Finnish couples. According to a Finnish family survey (Paajanen 2007), the most common reason among cohabitators for not getting married is that there is no particular reason to do so. The financial incentives for converting cohabitation into marriage are few in Finland. Being married does not bring any tax benefits over being a non-married cohabiting couple, for instance, because the Finnish taxation system is individual-based. With regard to social security benefits, cohabiting partners are generally treated like married couples. However, some legal obligations and rights only concern marital relationships. Marriage partners have an obligation to provide maintenance if one partner is unable to support him/herself. Moreover, when a marriage dissolves, either through divorce or bereavement, the partners have a marital right to each other’s property. This means that the net property of each spouse is summed and then distributed equally so that each one receives half of the total net property (unless the couple has a prenuptial agreement). Only married partners are entitled to a widow’s pension. Furthermore, cohabiting partners have no automatic inheritance right to each other’s property, and inheritance tax is much higher for a cohabiting partner than for a married partner. In response to the growing popularity of cohabitation, in 2011 (after the study period of this thesis), a law on the dissolution of the household of cohabiting partners was enacted that gives some legal protection in the case of a break-up or bereavement among couples who have lived together for over five years or who have common children. Marriage nonetheless remains subject to more legal regulation than cohabitation.

It may be that because financial issues are more explicitly organized in marriage, individuals in a high socio-economic position are more likely to
choose marriage over cohabitation. Accordingly, studies from the Nordic countries report that high educational attainment and high incomes are associated with a greater likelihood of converting cohabitation into marriage (Finnäs 1995; Bracher & Santow 1998; Duvander 1999; Kravdal 1999; Mäenpää 2009; Saarela & Finnäs 2014). Individuals with high socio-economic resources may opt for marriage for various other reasons as well: for instance, they better meet normative expectations about what the transition to marriage involves (such as a decent material standard of living and financial independence from parents), and conservative family-formation behaviour may be more highly valued among higher social classes (Kravdal 1999; Jalovaara 2012).

2.4 Theoretical views on the effects of homogamy on cohabitation stability

Homogamy and cohabitation dissolution

Partner choice has consequences for relationship quality and satisfaction (Schwartz 2013). Union dissolution could be taken as an indication that the partners are dissatisfied with the union – or at least one of them is. However, because separation tends to involve various social, psychological and economic costs, a long-lasting union may not necessarily be an indication of a satisfying relationship – the costs associated with dissolution may prevent unhappy couples from separating. Given that the barriers to separation are likely to be lower in cohabitations than in marriages, it is conceivable that dissatisfaction with the relationship is more likely to lead to separation in a cohabiting union than in a marriage.

The general assumption in the sociological literature is that homogamy decreases the likelihood of union dissolution, whereas heterogamy increases the probability that a couple will break up. Social, cultural and economic similarity is believed to promote value consensus between partners on basic life goals and priorities, ensure a common basis of conversation, and reduce frictions that dissimilarity in tastes and worldviews may cause (Bumpass & Sweet 1972; Kalmijn 2003; Kalmijn et al. 2005). Furthermore, because choosing a partner with dissimilar social and economic resources implies crossing a social boundary, family members and friends may disapprove of a heterogamous partner choice and thus give less social support to the couple, which may escalate the problems in the union (Janssen 2002; Kalmijn et al. 2005). Therefore, it is to be expected that homogamy in social-class origins and education decreases the separation rate, and that heterogamy increases it.
2.4 Theoretical views on the effects of homogamy on cohabitation stability

Given the more determining role of education than socio-economic family background in contemporary partner choice, it could also be assumed that educational homogamy plays a bigger role in maintaining union stability than homogamy in social-class origins. Furthermore, given that the focus in this thesis is on the stability of non-marital cohabitations as opposed to marriages, similarity in achieved socio-economic status is all the more likely to have a greater stabilizing effect than similarity in ascribed status. This assumption is based on the “looser bond” theory of cohabitation (Schoen & Weinick 1993). According to this perspective, cohabitators are less strongly committed to the relationship than married partners, as indicated, for instance, by the fact that cohabitations are more likely to dissolve and less likely to lead to childbearing than marriages. In view of the weaker commitment and the shorter duration of the union, it has been suggested that cohabitators are less concerned with kinship issues and more loosely bound to the wider family network than married partners. Thus, similarity in terms of ascribed characteristics such as socio-economic, religious and ethnic family background is considered to be less significant in cohabitation than in marriage, whereas cohabitators may give more weight to achieved status and economic contributions from both partners (ibid.). Thus, one might expect educational similarity to play a considerably more significant role in cohabitation stability than similarity in socio-economic origins.

Although cohabitation is commonplace and socially accepted in the Nordic countries, there are indications that here, too, cohabitators are, on average, less strongly committed to the relationship than married couples. Cohabiting unions break up more easily than marriages (Liefbroer & Dourleijn 2006; Gähler et al. 2009; Jalovaara 2013), and are less likely to involve childbearing (Oláh & Bernhardt 2008). A survey study from Sweden and Norway also reports that cohabitators are not as serious about their relationships and more often plan to break up than married respondents (Wiik et al. 2009). Thus, it is reasonable to expect the predictions of the “looser bond” perspective to apply in the Finnish case as well.

According to the microeconomic theory of marriage, gender-specific specialization in household labour whereby the man specializes in paid work and the woman takes care of domestic tasks increases the gains from marriage and thus reduces the risk of divorce (Becker et al. 1977). Given that educational attainment is a key predictor of an individual’s labour-market success and earnings potential (Blossfeld 2009), this theory posits that educationally hypergamous couples (in which the man is more highly educated than the woman) should have a lower risk of separation than educationally homogamous couples. Educational hypergamy is nevertheless unlikely to
decrease the risk of union dissolution in the current study, for at least two reasons: the relatively gender-egalitarian context of Finland and the focus on cohabitations. In the former case, the high level of education and labour-force participation among Finnish women and the fact that the earnings of both partners normally make an important contribution to maintaining the living standards of the family, mean that mutual economic dependence is likely to be relatively symmetrical. With regard to the focus on cohabitations, it has been suggested that socio-economic equality stabilizes cohabiting unions in particular. Because such unions dissolve relatively quickly, and non-marital partners have no legal marriage contract to safeguard them when they separate (Schoen & Weinick 1993; Brines & Joyner 1999), and also because norms regarding the roles and behaviour of partners are fewer in cohabitations than in marriages (Baxter 2005), cohabiters are less likely than married couples to develop a gendered division of household labour. Accordingly, empirical studies show that both attitudes and the actual division of housework are more egalitarian among cohabiters than among married couples (Smock 2000; Baxter 2005; Davis et al. 2007; Domínguez-Folgueras 2013). It has been theorized on these grounds that socio-economic equality rather than specialization increases the stability of cohabitations (Brines & Joyner 1999; Kalmijn et al. 2007; Jalovaara 2013).

It is also conceivable that socio-economic similarity is not equally important in terms of union stability for all status groups. Thus, the general heterogamy hypothesis is extended here to suggest that the effects of homogamy and heterogamy may depend on the social stratum. Given the suggestion that homogamy in social origins is particularly important to the upper classes, it could be that homogamy in class background increases cohabitation stability among those from upper-white-collar families in particular. Furthermore, on the assumption that large social, cultural and economic gaps between partners are more likely than smaller ones to cause conflicts, heterogamy is more likely to be associated with an increased risk of separation if the social distance between the groups is large. One might expect to see, for instance, substantially increased dissolution rates among couples differing substantially in educational achievement, but only small increases in separation rates among those whose status differences are less marked.
Homogamy and proceeding to marriage

Couples proceed from cohabitation to marriage for various reasons. For some, choosing to marry is primarily about choosing between cohabitation and marriage as the type of union, and the partners would have stayed together anyway. The decision to marry may involve practical considerations (such as legal issues), value-based factors (preference for a more conventional family form), or a desire to celebrate the relationship and to have a wedding party, for example. For others, marrying may be about finding “the right partner”: marriage indicates the decision to stay together instead of breaking up. In any event, proceeding from cohabitation to marriage can be generally seen as a positive indicator of the state of the relationship.

Existing sociological literature offers few theoretical predictions of how socio-economic homogamy might affect the propensity to progress from cohabitation to marriage. However, it is possible to develop hypotheses on the basis of studies that compare partner selection in cohabitation and marriage (Schoen & Weinick 1993; Blackwell & Lichter 2000, 2004; Hamplova 2009). These studies describe various ways in which cohabitation and marriage might differ as union types, and further, how these differences might contribute to differences in the degree of homogamy between cohabiting and married couples. Given that Finnish couples tend to make the decision to marry only after having lived together for some time, the differences in partner preferences between cohabitors and married couples become visible in this context mainly in the ways in which couples are selected from cohabitation to marriage.

The first hypothesis derives from the looser-bond perspective on cohabitation (Schoen & Weinick 1993) introduced in the previous section, according to which homogamy in social-class origins is less significant for cohabiting couples than for married partners, and cohabitors tend to favour educational homogamy. It is thus feasible to suppose that couples who are homogamous as opposed to heterogamous in class origins are more likely to make the transition to marriage, and that educational homogamy, in turn, is associated with a lowered likelihood of marrying. Educationally hypergamous couples in particular could be expected to choose marriage, in which the gendered division of household labour is a more secure arrangement than in cohabitation (see Brines & Joyner 1999).

An alternative to the looser-bond theory of cohabitation is the “double selection” perspective (Blackwell & Lichter 2000, 2004). This perspective posits that cohabitation provides a staging ground for evaluating potential marriage partners and fostering better marital matches. The core supposition is that people prefer partners with similar characteristics and resources in general, but that cohabiters are less selective than married people. Thus,
marital matches are doubly selected in most cases – first into cohabitation and then into marriage – and homogamy is the general selection criterion (ibid.). Consequently, homogamy in both ascribed and achieved status should be associated with an increased likelihood of marrying among cohabitators. In the context of the current study this implies that homogamy in both class background and educational attainment will increase the propensity to marry.

Nonetheless, just as in the case of union dissolution, the effects of socio-economic homogamy and heterogamy on the transition from cohabitation to marriage might not be similar across all social strata. Given that social distinction and keeping distances between status groups might be particularly important to the upper classes of a society (Hansen 1995), and that marriage binds the partners and their families together more strongly than cohabitation, it is likely that homogamy in social-class origins will increase the marriage rate among those from upper-white-collar families in particular. Moreover, the larger the cultural distance between the status groups, the more likely it is that heterogamy will decrease the likelihood of marrying.

It is also conceivable that homogamy is not very strongly associated with the probability of proceeding from cohabitation to marriage in Finland. It has been suggested that when cohabitation and marriage have similar functions and are indistinguishable in many ways, homogamy patterns should be similar regardless of union type (Hamplova 2009). Given the fact that cohabitation has become a long-term alternative to marriage for many couples in Finland, and that childbearing within cohabitation is common, it may be that homogamy in neither ascribed nor achieved status affects the likelihood of making the transition to marriage. Furthermore, the comparatively high level of gender equality and the high level of labour-force participation among women make it unlikely that even married partners will develop a gendered division of household labour. It is therefore possible that educational hypergamy in this context is not associated with an increased marriage rate among cohabitators.

All in all, there are several ways in which socio-economic homogamy may be associated with the probability of converting cohabitation into marriage in the Finnish context. The degree of support that each hypothesis attracts will give further insight into the differences between cohabitation and marriage as union types in Finland.
3 PREVIOUS EMPIRICAL FINDINGS

3.1 The various forms of socio-economic homogamy


Educational homogamy is by far the most popular topic of research. This is because educational attainment is a key determinant of labour-market success and has a strong influence on an individual’s cultural resources, and not least because it is an indicator for which data on both partners is generally available (see Blossfeld 2009). Group-specific analyses report a U-shaped association between the level of education and the strength of homogamy: homogamy is most pronounced among those with the least and the most educational resources (Uunk et al. 1996; Pullum & Peri 1999; Blackwell & Lichter 2000, 2004; Esteve & Cortina 2006; Solís et al. 2007; Domański & Przybysz 2007, 2012; Hamplova & Le Bourdais 2008; Rosenfeld 2008). It has
also been found that large educational differences are more serious impediments to union formation than smaller educational gaps (Halpin & Chan 2003; Blackwell & Lichter 2000, 2004). Furthermore, according to a comparative study on educational assortative marriage in Europe (Domański & Przybysz 2007), there is a tendency towards hypergamy in most European countries: men tend to have higher educational qualifications than their female partners, even when differences in educational qualifications among married women and men are accounted for. However, Finland, Sweden and Norway are among the few countries in which women are inclined to marry men with a lower level of education: in other words, there is a tendency towards educational hypogamy (Domański & Przybysz 2007).

Relatively few studies analyse homogamy with respect to the socio-economic position of the family of origin, which is probably due to the scarcity of data sources that include information on both partners’ parental family characteristics. The reported studies that do, although rather dated, report a clear tendency towards homogamy in social-class background (Burgess & Wallin 1943; Coombs 1962; Blau & Duncan 1967; Kalmijn 1991a; Hansen 1995; Uunk et al. 1996). Reflecting the view that homogamy is particularly important among the upper social strata, a Hungarian study reports the highest rates of family-background homogamy among people from upper-class families (Uunk et al. 1996). However, studies from the US (Kalmijn 1991a) and Norway (Hansen 1995) report that people from farmer families are the most homogamous. In accordance with the view that homogamy in ascribed as opposed to achieved characteristics is less significant in modern societies, the studies also show that homogamy is weaker in paternal occupational class than in individual educational attainment (Blau & Duncan 1967; Kalmijn 1991a; Hansen 1995; Uunk et al. 1996).

Given the strong correlation between various dimensions of socio-economic status, surprisingly few studies analyse the extent to which homogamy in a given dimension of socio-economic status is a “by-product” of homogamy in another, correlated status dimension or, respectively, the extent to which the dimensions of homogamy are independent of one another (see, however, Ultee et al. 1988; Henkens et al. 1993; Uunk et al. 1996; Verbakel et al. 2008; de Lange et al. 2013). It nevertheless seems that educational homogamy and class-background homogamy are partly overlapping dimensions. An early US study on the topic (Blau & Duncan 1967) reported a clearly reduced correlation between the partners’ social-class origins when the association between their educational attainments was controlled for. The correlation did not disappear; however, which means that the association between the partners’ socio-economic family backgrounds was not entirely attributable
3.2 Changes in socio-economic homogamy over recent decades

In line with modernization theory, according to which similarity in achieved status has become increasingly important in partner selection, and the fact that educational “assortative meeting” has become more common as the time spent in educational institutions has expanded, several studies suggest that educational homogamy increased in Western societies during the second half of the 20th century (Kalmijn 1991a, 1991b; Mare 1991; Uunk et al. 1996; Blossfeld & Timm 2003; Halpin & Chan 2003 [for Ireland]; Schwartz & Mare 2005; Hou & Myles 2008; Schwartz & Graf 2009). However, not all studies reached this conclusion: some report declining trends (Birkelund & Heldal 2003; Halpin & Chan 2003 [for Britain]; Henz & Jonsson 2003), whereas others suggest that educational homogamy has remained relatively constant (Raymo & Xie 2000; Rosenfeld 2008). Inconsistent findings concerning the US have been attributed to differences in analytical focus, for instance (Hou & Myles 2008; Blossfeld 2009): some studies analyse overall trends whereas others focus on the level of education, or the difficulty of crossing educational barriers. Another possibility is that because the changes in educational homogamy have been fairly small, the choice of study population and method of analysis might have affected the conclusions (see Hou & Myles 2008; Rosenfeld 2008; Blossfeld 2009).

It is also implied in modernization theory that similarity in ascribed socio-economic status has become less influential in partner choice. However, not much is known about changes in homogamy with regard to social-class origins. The few studies that have been conducted nevertheless indicate that the increase in educational homogamy has been paralleled by a decrease in
Previous empirical findings

Homogamy with regard to paternal occupational class (Kalmijn 1991a; Uunk et al. 1996). However, given that the data sets used in these studies extend only to the 1970s, research on more recent trends is lacking. In order to narrow this knowledge gap, this thesis analyses homogamy trends in Finnish birth cohorts with regard to both educational attainment and social-class origins. Given that focusing on overall development may conceal large differences in trends between status groups (Hou & Myles 2008; Blossfeld 2009), the analysis covers both overall trends as well as changes by status group.

3.3 Socio-economic homogamy and cohabitation stability

Most studies analysing the effect of educational differences between cohabiting partners on the probability of their ending the cohabitation – through either separation or marriage – concern the US (Smock & Manning 1997; Brown 2000; Sassler & McNally 2003). A couple of studies on the topic have been conducted in Finland (Mäenpää 2009; Saarela & Finnäs 2014), and one in West Germany (Müller 2003). All of them quite consistently report no significant association between educational homogamy and proceeding from cohabitation to marriage (Smock & Manning 1997; Brown 2000; Müller 2003; Sassler & McNally 2003; Mäenpää 2009). It is worth noting, however, that the survey data sets used in the US studies include relatively small numbers of observations and thus the analyses lack statistical power. Saarela and Finnäs (2014) is the only study reporting a negative effect of educational heterogamy on marriage propensity: there was a slightly decreased marriage rate among cohabiting partners who differed widely in educational level (one partner educated to the basic level and the other to the tertiary level). In general, previous studies report that higher educational attainment is associated with a higher likelihood of proceeding from cohabitation to marriage (Finnäs 1995; Bracher & Santow 1998; Duvander 1999; Kravdal 1999; Wu & Pollard 2000; Oppenheimer 2003; Lichter et al. 2006; Lemmon et al. 2009; Mäenpää 2009; Saarela & Finnäs 2014).

The picture is a little more diverse with regard to separation. According to one study (Müller 2003), educational hypogamy increases the probability of separation among cohabitators, whereas another reports an elevated separation rate among extremely hypergamous couples (Smock & Manning 1997). It was found in a Finnish study (Saarela & Finnäs 2014) that a wide educational difference – hypergamy in particular – increased the risk of dissolution, but only among childless cohabiting couples. Finally, two (small-N) studies report...
no significant effect of educational homogamy or heterogamy on cohabitation dissolution (Brown 2000; Sassler & McNally 2003). Overall, it seems that educational differences play at least some role in cohabitation dissolution in all the countries covered. This is somewhat at odds with previous findings on the effects of educational differences on marriage dissolution: educational heterogamy has been reported to have only a minor (Jalovaara 2003) or no influence on divorce risk (Hansen 1995; Finnäs 1997; Lyngstad 2004, 2006) in the Nordic countries, whereas more evident divorce-promoting effects have been found in the US and Western Europe (Bumpass et al. 1991; Tzeng 1992; Heaton 2002; Schoen 2002; Schoen et al. 2002; Kalmijn 2003; Müller 2003). With regard to the effects of absolute levels of education, previous studies from the Nordic countries indicate that high educational achievement in both partners is associated with a lower likelihood of separation in marriages (Finnäs 1997; Jalovaara 2001, 2003, 2013; Lyngstad 2004, 2006, 2011) and cohabitations (Jalovaara 2013; Saarela & Finnäs 2014).

Few studies analyse the effects of homogamy in socio-economic family background on union dissolution. According to a Norwegian study (Hansen 1995), although educational homogamy does not lower the probability of divorce, homogamy with regard to paternal occupational class does decrease the risk. These findings contradict the assumption of the greater significance for union stability of homogamy in achieved socio-economic status as opposed to ascribed status. According to a study from the Netherlands (Janssen 2002) that distinguished between the economic and cultural aspects of paternal occupational status, homogamy in economic social origin decreased the probability of divorce. To the best of my knowledge, no studies concerning the effects of homogamy in class origins on cohabitation dissolution have thus far been conducted.

The main contributions of the current study to the empirical literature on the effects of socio-economic homogamy on union stability are threefold. The first is its focus on the stability of non-marital cohabiting unions. Given the increasing prevalence of cohabitation in Finland and other Western societies, there is a need to accumulate knowledge about the factors that affect their stability. Second, the study analyses the effects of homogamy in both education and class background, hence the results contribute to the body of knowledge about the relative importance of partner similarity with regard to ascribed and achieved socio-economic status in contemporary union dynamics. Third, as discussed in the next section, the study details the effects of homogamy and heterogamy on union stability.
3 Previous empirical findings

3.4 Methodological approaches to assessing the effects of homogamy on union stability

One of the first – and one of the most important – issues a researcher embarking on the task of determining whether, and if so how homogamy affects union stability has to resolve is how to measure the effects of homogamy and heterogamy. This task is not as simple as one might think at first, which shows in the various approaches that have been employed (see Eeckhaut et al. 2013 for a thorough review of the diversity of measures and the problems associated with these approaches).

Most of the studies referred to above applied difference measures. On the crudest level, couples are divided into two groups: those that are homogamous and those that are heterogamous (e.g., Hansen 1995; Brown 2000). With regard to educational level, most studies further classify heterogamous couples as hypergamous or hypogamous (e.g., Bumpass et al. 1991; Tzeng 1992; Heaton 2002; Schoen 2002; Schoen et al. 2002; Müller 2003). Whether large educational differences matter more than smaller ones is more rarely considered (see, however, Kalmijn 2003). Difference measures have been criticized on various theoretical and methodological grounds: for instance, they do not show whether or not the effects of homogamy and heterogamy are dependent on absolute levels of education (see Eeckhaut et al. 2013).

The current study takes advantage of the large numbers of couples in the register data and analyses the interactions between the partners’ statuses more elaborately: marriage and dissolution rates are examined in all possible combinations of the partners’ positions. A similar approach has been used in previous register-based, large-N Nordic studies concerning the effects of educational differences on divorce or exit from cohabitation (Jalovaara 2003; Lyngstad 2004, 2006; Mäenpää 2009; Saarela & Finnäs 2014). However, the drawback of the approach is that it is sometimes difficult to determine whether the relative risk of an event in a given combination of partner statuses includes a genuine interactive effect, or whether it merely reflects the main effects – in other words whether the combination produces a marriage or dissolution rate that is bigger (or smaller) than “the sum of its parts” (see Saarela & Finnäs 2014 for an exception). Thus, to take a step further, a simple analytical tool is applied in the analysis of transition to marriage (Sub-study IV) to explicitly distinguish the partner combinations that interact (see Chapter 5.5 “The Cox regression model” below).
The objective of this thesis is to add to current knowledge about socio-economic homogamy and its consequences for union stability. The study has two broad aims: 1) to analyse the strength and patterns of socio-economic homogamy in partner choice and 2) to determine whether, and if so how homogamy is associated with the likelihood of ending a non-marital cohabitation – through separation on the one hand or marriage on the other. Two aspects of socio-economic status are analysed – educational attainment and social-class background – to find out whether similarity in the socio-economic resources of the parental family or in individual status achievement plays a more significant role in union dynamics. Given that homogamy is an indicator of social barriers between status groups, the thesis provides one perspective on the degree and development of social openness in Finnish society. The results also contribute to current knowledge about cohabiting unions, which although commonplace in Finland are under-researched in terms of their dynamics. The specific aims were:

- To compare the strength of homogamy with regard to education and social-class origins, and to identify the groups that are the most homogamous (Sub-study I)
- To determine the extent to which homogamy in education and social-class origins are dependent on or independent of one another (Sub-study I)
- To analyse how homogamy in education and social-class origins has changed among cohorts born in the 1970s compared with those born in the 1950s and 1960s (Sub-study II)
- To determine whether, and if so how homogamy and heterogamy in education and social-class origins affect the likelihood of separation among cohabitors (Sub-study III)
- To determine whether, and if so how homogamy and heterogamy in education and social-class origins affect the likelihood of marrying among cohabitors (Sub-study IV).
5.1 The *Palapeli* research register

The analyses are based on the *Palapeli* (Parisuhde, lapset, perhe ja elinolot – Partnership, children, family and living conditions) register data set compiled at Statistics Finland. The data set was formed through the linking of data from a longitudinal population census file and registers of employment, educational qualifications and vital events, for instance. *Palapeli* comprises the union and childbearing histories of individuals, and various indicators of their and their partners’ demographic and socio-economic characteristics. The fact that registers provide objective, symmetrical measures of socio-economic status for both partners avoids problems that may arise from the misreporting of respondents’ and their partner’s socio-economic attributes. Moreover, given that no effort or informed consent is required from individuals in the register, the data are not vulnerable to self-selection bias.

What makes the version of *Palapeli* used here unique is that it includes detailed data on the formation and dissolution of both marriages and non-marital cohabiting unions. Register information on all cohabitations is exceptional even in the Nordic context. Unlike registers in Sweden and Norway, Finnish registers contain information on the place of residence down to the specific dwelling, which enables the linkage of individuals to co-residential couples even if they are unmarried and childless. Marriage data starts in *Palapeli* from the year 1972, and cohabitation data from 1987. The dates of union entry and dissolution are given in the sample at the precision of a month.

Cohabitation data in *Palapeli* is based on information about co-residence, in other words on data about the dates of moving into and out of dwellings. A man and a woman are considered to live in a co-residential union if they have been domiciled in the same dwelling for over 90 days, their age difference is no more than 20 years (this rule applies only to couples without any shared children), and they are not close relatives (siblings or a parent and child, for example). If the co-residential partners are not married to each other, they are regarded as cohabiting. The inference of co-residential unions begins from
the person's 18th birthday year. Spells of co-residence shorter than 90 days are excluded because many of them are not actual unions but result from overlapping dates in moving notifications: the new resident might have reported moving into a dwelling before the former resident has reported moving out. All co-residential unions that prevailed on 31 December 1986 and those that were formed after this date are included in the data. In the case of unions that prevailed on 31 December 1986 the time of moving in together is not known, whereas both the time of moving in together and separation (if any) are available for those formed after this date.

The inference of cohabitation in not, of course, flawless: it constitutes couples from people who are not in a relationship with each other, and respectively, does not identify couples whose age difference is large, or who live together but are not officially registered as domiciled in the same dwelling, for example. Statistics Finland applies a similar inference in family statistics, with the exception that the maximum age difference for cohabiting couples is 15 years, and there is no lower limit for the duration of co-residence. According to the statistics’ quality description, the inferred number of cohabiting couples is very close to the figures obtained by interview surveys (Statistics Finland 2013b). In general, inferring cohabiting couples on the basis of a common address is highly reliable in the Finnish case in the sense that people actually live at the addresses recorded in the population register: a sample survey conducted in 2012 reports that the address information in the Population Information System was correct for 98% of people (ibid.). Furthermore, the minimum duration of 90 days set for cohabitations in Palapeli has the advantage that it weeds out some incorrectly inferred cohabitations and directs the focus on longer-term co-residence. The fact that previous studies using the Palapeli data set have yielded sensible and credible results regarding the dynamics of cohabiting unions (e.g., Jalovaara 2012, 2013) also indicates the high quality of Finnish register-based cohabitation data.

The register gives the dates of union formation and dissolution only for different-sex unions. Registration of civil partnership for same-sex couples was introduced in Finland in 2002, but the formation and dissolution of registered partnerships is not followed in Palapeli. Moreover, given that the non-romantic co-residence of two women or two men is common especially during studentship, same-sex cohabiting unions have not been inferred because the outcome would contain relatively many cohabitations that are not, in fact, romantic unions. Previous studies nevertheless show a clear tendency towards educational homogamy in same-sex unions as well (Jepsen & Jepsen 2002; Schwartz & Graf 2009; Verbakel & Kalmijn 2014).
Sub-studies I, III and IV are based on the original version of the Palapeli register (permission number TK-53-747-05), which was generated in co-operation with Statistics Finland and a research group led by professor Kari Pitkänen at the Department of Sociology, University of Helsinki. This data set covers all individuals who were among the population of Finland on 31 December in at least one of the years between 1970 and 2000, and data on them extends up to the end of 2003. The extract used in the studies is an 11% random sample of persons born before 1986. This version of Palapeli has been used previously to study the socio-economic antecedents of union formation (Jalovaara 2012), union dissolution (Cooke et al. 2013; Jalovaara 2013) and the birth of children (Hoem et al. 2013; Jalovaara & Miettinen 2013).

Sub-study II is based on a corresponding but updated version of these data, FDF (Family Dynamics in Finland, permission number TK-53-663-11), produced at Statistics Finland for a research group led by Docent Marika Jalovaara at the Department of Social Research, University of Turku. The updated data set includes individuals among the population of Finland on 31 December in at least one of the years 1970, 1975, 1980, 1985 and 1987–2010, and their union histories are available up to the year 2009. The sample covers 11% of persons born between 1940 and 1995.

Ethical issues were acknowledged in the data processing. The personal identity codes of individuals were replaced with running numbering in the extracts given to researchers. To further impede the identification of individuals, categories of variables containing sensitive information (such as income or place of residence) were collapsed, and the exact dates of events (the birth of children, immigration and emigration, for example) are not given but are presented to the precision of a month. The researchers are prohibited from trying to identify people from the register.

5.2 Study population

Sub-study I
The analyses of homogamy in partner selection cover cohabitations and marriages of women born between 1965 and 1973 at the age of 30 years. A focal reason for choosing this setting is that most people have finished their education by the age of 30, and thus the estimates of educational homogamy are not distorted by unfinished studies. For instance, given that women are on average a few years younger than their male partners and thus complete their educational degrees later, analysing the association between the partners’
educational attainments at a younger age or at the time of union formation could lead to an underestimate of homogamy and an overestimate of hyper-gamy. Furthermore, given that 30-year-old cohabiting or married women often have children, the results reflect socio-economic inequalities across the growth environments of children (Schwartz & Mare 2005).

Of the original 22,148 unions, those in which either or both partners were born outside Finland \( (n = 1,682, 7.6\%) \) were dropped because their socio-economic data tends to be incomplete. Unions in which the male partner was born before 1956 \( (n = 565, 2.6\%) \) were also excluded because social-class origins can only be inferred for people born in 1956 or later (see section “Social-class origins” below). Finally, couples in which either or both partner’s social-class origins was categorized as “other” (see section “Social-class origins” below) were excluded \( (n = 4,933, 22.3\%) \). This was done in order to facilitate the comparison of the strength of homogamy in education and socio-economic origins: after excluding this category, both variables include four categories, all of which are sociologically meaningful. The final number of couples was 15,066, of which 65% were married and 35% cohabiting.

**Sub-study II**

Analyses of changes in homogamy focused on unions of women born in Finland between 1957 and 1979 at the age of 30 years. This birth cohort range was chosen because the 1957 cohort is the oldest one for which data on both marriages and cohabitations are available at the age of 30, and given that the updated data set extends to 2009, the latest valid birth cohort is 1979. These 23 birth-year cohorts were grouped into six larger cohorts: 1957–1960, 1961–1964, 1965–1968, 1969–1972, 1973–1976 and 1977–1979. Only women with a Finnish-born partner were included in the analysis.

Changes in homogamy with regard to social-class origins were analysed only in cohorts born between 1965 and 1979. This is because couples in which the male partner was born before 1956 had to be excluded given that data on class background is not available for them (see section “Social-class origins” below). This exclusion means dropping couples with large age differences, which again could bias the estimates of homogamy. Given that having a partner who was born before 1956 is relatively common among cohorts born in 1957–1964, they were omitted altogether.

Table 1 gives descriptive information about the studied cohorts. While 1.4% of women born in 1957–1960 had a foreign-born partner, the proportion was 5.1% among those born in 1977–1979. The proportion of women who cohabit increases steadily over the cohorts: while less than 20% of women
5.2 Study population

born in 1957–1960 who were living in a union at the age of 30 were cohabiting, the proportion was 43% in the 1977–1979 cohort. The proportion of women whose partner was born before 1956 varies from 3.7% in the 1965–1968 cohort to 0.1% in the 1977–1979 cohort.

Table 1. Description of the study population in Sub-study II

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>N of women in a union at age 30</td>
<td>12,272</td>
<td>11,495</td>
<td>10,557</td>
<td>8,691</td>
<td>9,113</td>
<td>6,967</td>
</tr>
<tr>
<td>Foreign-born partner (%)</td>
<td>1.4</td>
<td>2.0</td>
<td>2.5</td>
<td>3.1</td>
<td>4.7</td>
<td>5.1</td>
</tr>
<tr>
<td>N in analyses of educational homogamy</td>
<td>12,104</td>
<td>11,262</td>
<td>10,293</td>
<td>8,419</td>
<td>8,689</td>
<td>6,611</td>
</tr>
<tr>
<td>Cohabiting (%)</td>
<td>19</td>
<td>26</td>
<td>33</td>
<td>38</td>
<td>42</td>
<td>43</td>
</tr>
<tr>
<td>Partner born before 1956 (%)</td>
<td>-</td>
<td>-</td>
<td>3.7</td>
<td>1.3</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>N in analyses of homogamy in social-class origins</td>
<td>-</td>
<td>-</td>
<td>9,915</td>
<td>8,312</td>
<td>8,654</td>
<td>6,603</td>
</tr>
</tbody>
</table>

*Excluding women whose partner was born abroad

Sub-studies III and IV

Sub-studies III and IV focus on separation and marriage from cohabitations of women born between 1960 and 1977. Cohabitations that the women formed during the period 1995–2002 were selected to the analysis. The women were thus 18–42 years old at the time of cohabitation entry. Given that the data extends to December 2003, December 2002 was chosen as the upper limit of union formation in order to provide at least one year of follow-up time to all unions.

Between 1995 and 2002, 24,823 women entered a cohabiting union. Among those who had formed more than one such a union (about 20% of the women), the first one was included in the analysis. As in Sub-studies I and II, cohabitations in which either or both partners were born abroad \((n = 1,912, 7.7%)\) and those in which the male partner was born before 1956 \((n = 1,039, 4.2%)\) were excluded. Given that many people under 20 years of age are still in education, unions formed when the woman was under 20 years of age were also excluded \((n = 1,615, 6.5%)\). The final number of cohabitations in the analysis was 20,452.
5.2 Variables

Social-class origins

Social class of origin was measured in terms of parental occupational class. This can be inferred from data on each person below the age of 15, when occupational class is determined by the household’s reference person. Reference person is the individual who is interpreted as having the primary responsibility for the subsistence of the household. In two-parent families, it is in practice the parent with higher income, who in most cases is the father. Data on occupational class comes from censuses and it starts from the year 1970, which means that the oldest birth cohort for which parental data is available is 1956. After 1970, data is available for every fifth year, and the measures were taken when the partners were 8–14 years old, depending on their year of birth. Months at risk in each combination of the partners’ social-class origins are presented in Appendix Table 1 of Sub-study III and in Appendix Table A1 of Sub-study IV.

Although marriage and separation from cohabitation are competing events (i.e., one event prevents the other event from occurring altogether), competing-risks regression is not applied here. In competing-risks regression, an observed effect of a covariate on the event of interest can be caused by an effect of the covariate on a competing event. This is not the purpose in the current study.

Five categories of parental occupational class are distinguished: upper-white-collar employee, lower-white-collar employee, manual worker, farmer and other. “Farmer” refers to self-employed people and employers in agriculture, forestry and fishing (workers in these fields are classified as manual workers). In 1975, most people working in agriculture, forestry and fishing were own-account workers without employees (Statistics Finland 1981). The heterogeneous residual group “other” includes individuals whose reference person’s occupational status is student or pensioner and those for whom data is missing. Individuals originating from families of self-employed persons and employers (other than farmers) are also placed in this category: given that the data does not distinguish between small entrepreneurs and owners of large companies, the group would not constitute a meaningful category in itself. Self-employed people and employers comprise about half of the category “other”.

**Educational attainment**

*Palapeli* provides month-level data on the completion of educational qualifications. The data are obtained from Statistics Finland’s register of completed education and degrees. Data collected in the 1970 census forms the basis of the register, and it has been updated annually since then. Educational degrees were classified in four categories. Individuals with no registered post-comprehensive, non-compulsory education are interpreted as having a basic-level qualification, which means at most nine years of schooling. Education up to the upper-secondary level lasts 11–12 years and includes the matriculation examination (the final examination at the end of upper-secondary school) and vocational qualifications obtained in one to three years. Lower-tertiary education covers the lowest level of tertiary study (2–3 years following the upper-secondary level) and the lower-degree level (3–4 years following the upper-secondary level, e.g., polytechnic degrees and Bachelor’s degrees from universities). Upper-tertiary education includes the higher-degree level (5–6 years following upper-secondary education, e.g., Master’s degrees from universities) and doctorate education.

In Sub-studies I and II, which analyse homogamy tendencies and their changes, educational attainment was measured for both partners in the month the woman turned 30 years of age. In sub-studies III and IV, which analyse separation and marriage from cohabitation, monthly updated time-dependent covariates were constructed. The covariates were lagged one month, in other words they measure the partners’ educational attainments at time \( t - 1 \). Months at risk in each combination of the partners’ educational levels
are presented in Appendix Table 2 of Sub-study III and in Appendix Table A2 of Sub-study IV.

**Control variables in Sub-studies III and IV**

Four basic factors that could have distorted the analysis of the association between socio-economic homogamy and separation and marriage from cohabitation were controlled for in Sub-studies III and IV. Months at risk according to these variables and their effects on separation and marriage rates are shown in Table 5 of Sub-study III and in Table 7 of Sub-study IV. Given that socio-economic differences between partners may be related to age differences, controlling for *age homogamy* is of particular importance. Seven categories were distinguished: female 8 or more years older, female 4–<8 years older, female >0–<4 years older, male 0–<4 years older, male 4–<8 years older, male 8–<12 years older and male 12 or more years older.

Three other control variables were introduced on the grounds that these factors are well known to influence union stability (see Lyngstad & Jalovaara 2010), and they are also associated with an individual’s socio-economic status. *The female partner’s age at cohabitation entry* is classified in five categories: 20–24, 25–29, 30–34, 35–39 and 40–42 years. *Place of residence* is a time-dependent covariate indicating the degree of urbanization of the couple’s municipality of residence at the end of the previous calendar year. The covariate is updated yearly and categorized as follows: Helsinki metropolitan area, other urban, semi-urban and rural.

*Parental status* is a time-dependent covariate which is updated monthly and lagged one month. In Sub-study III, seven categories were formed according to whether the couple had shared children or not, whether the child was the couple’s first or a later child, whether the woman was pregnant and whether the child was 0–12 months old or older. In Sub-study IV, second and later children were further distinguished, which produced three additional categories. Pregnancy was deduced from the registered birth dates, and defined as seven months preceding a birth. Thus, the covariate does not capture pregnancies leading to spontaneous or induced abortion.
5.4 Log-linear models

Log-linear modelling was used in Sub-studies I and II to analyse homogamy with regard to education and social-class origins, and changes in homogamy over birth cohorts. Log-linear models have been extensively applied to analyses of homogamy because they enable the analysis of the association between the partners’ statuses while controlling for the confounding effect of marginal distributions. A log-linear model makes no distinction between dependent and independent variables: it examines the association between categorical variables through the analysis of expected cell frequencies. When the association between the partners’ social-class origins, for example, is analysed, the saturated model that fits the cells exactly is the following:

\[
\log(F_{ij}) = \lambda + \lambda_i^{Mp} + \lambda_j^{Fp} + \lambda_{ij}^{Mpf}. \quad (1)
\]

Here, \( F_{ij} \) is the expected cell frequency, \( \lambda \) is the grand mean, \( \lambda_i^{Mp} \) and \( \lambda_j^{Fp} \) are the marginal effects of the male and the female partners’ social-class origins, and \( \lambda_{ij}^{Mpf} \) is the interaction between the partner’s origins. To achieve a simple, intuitive analysis of couple resemblance, the full interaction \( \lambda_{ij}^{Mpf} \) is replaced in the analyses with homogamy parameters \( H \), which measure the tendency of unions to concentrate on specific cells in the cross-table of the partners’ statuses:

\[
\log(F_{ij}) = \lambda + \lambda_i^{Mp} + \lambda_j^{Fp} + H. \quad (2)
\]

The specifications of homogamy parameters \( H \) used here are presented visually in Appendix Table 1 of Sub-study I. First, homogamy tendencies are modelled with the general homogamy parameter, which measures the overall tendency towards homogamy. This is a dummy coded 1 for all cells on the main diagonal (where couples who are similar in status are located), and an exponentiated coefficient gives the odds of homogamy relative to the odds of heterogamy (Pullum & Peri 1999). Next, group-specific homogamy parameters are used to see how homogamy tendencies vary between status groups. Here, each cell on the main diagonal is given a separate value. The exponentiated coefficient can be interpreted, for instance, as the odds of basic-level educational homogamy relative to the odds of educational heterogamy (Pullum & Peri 1999; Solís et al. 2007). Finally, the educational hypergamy parameter is used to assess the tendency of women to partner with more highly (or less highly) educated men. This parameter is a dummy coded 1 for all couples in which the male partner is more highly educated than the female partner, and it is added to a model that includes the parameter for general educational ho-
mogamy. Hypergamy is examined only in the case of educational attainment, given that the variable for social-class origins is only partly ordinal.

In Sub-study I, homogamy tendencies were first analysed without controlling for a homogamy tendency in the other dimension. In other words, two-way tables between the partners’ social-class origins (4 × 4) and their educational attainments (4 × 4) were analysed separately. The four-way table between the partners’ class origins and educational levels (4 × 4 × 4 × 4) was analysed to control for the other homogamy dimension. The adjusted estimates were obtained by including in the model the marginal effects of both characteristics \((\lambda^M, \lambda^E, \lambda^C, \lambda^F)\), the association between class origins and education among men and women \((\lambda^{MC}, \lambda^{FC})\) and the homogamy parameters of both characteristics \((H^M, H^E)\) (see Kalmijn 1991a; Pullum & Peri 1999):

\[
\frac{\log(F_{ijkl})}{\lambda} = \lambda^M + \lambda^E + \lambda^C + \lambda^{MC} + \lambda^{FC} + H^M + H^E. \quad (3)
\]

Comparison of the adjusted and unadjusted estimates of homogamy reveals the degree to which the two dimensions of homogamy are mutually (in)dependent. For instance, if equation (3) produces the same estimate of homogamy in social-class origins as equation (2), homogamy in parental occupational class is independent of the tendency towards educational homogamy (see Pullum & Peri 1999).

Sub-study II examines changes in homogamy tendencies between birth cohorts. Thus, the analyses focus on three-way tables between the male partner’s status, the female partner’s status, and the birth cohort. For educational attainment, we had a 4 × 4 × 6 table (four categories of education and six cohorts), and for class background, a 5 × 5 × 4 table (five categories of class origins and four cohorts). In the case of social-class origins, for instance, the saturated model is of the following form:

\[
\frac{\log(F_{ijk})}{\lambda} = \lambda^M + \lambda^C + \lambda^F + \lambda^C + \lambda^{MC} + \lambda^{FC} + \lambda^{MPFC} + \lambda^{MPFC} + \lambda^{MPFC}. \quad (4)
\]

Here, \(\lambda^M, \lambda^C, \lambda^F\) are the marginal effects of the male partner’s class origins, the female partner’s class origins and the birth cohort, \(\lambda^{MPFC}, \lambda^{FPFC}\) are their two-way interactions, and \(\lambda^{MPFC}\) is their three-way interaction. Given that the two-way interaction \(\lambda^{MPFC}\) is replaced with the homogamy parameters described above, interactions between a given homogamy parameter and the birth cohort form the core of the analyses. Log-linear models were fitted with the program R: A Language and Environment for Statistical Computing, version 2.13.0 (R Core Team 2012).
5.5 The Cox regression model

The Cox proportional hazards model

The Cox proportional hazards model (Cox 1972) was used in Sub-studies III and IV to analyse cohabitation dissolution and the transition from cohabitation to marriage. The Cox model is a so-called survival model, which takes into consideration both the frequency and the timing of the event of interest. The model can be expressed as

$$\lambda(t) = \lambda_0(t) \times \exp(\beta_1 X_1 + \cdots + \beta_p X_p)$$

where \(\lambda(t)\) is the hazard of marriage at duration \(t\), \(\lambda_0(t)\) is a baseline hazard function (the hazard for a person with the reference characteristics on each of the explanatory covariates \(X_1\), \(X_2\), ..., \(X_p\)), \(X_1\), ..., \(X_p\) are the explanatory covariates, and \(\beta_1\), ..., \(\beta_p\) are the regression coefficients associated with them. The model is semi-parametric given that the baseline hazard is left unspecified. The results are presented as hazard ratios (HR, \(\exp(\beta)\)). A hazard ratio is a given group's hazard of event relative to the chosen reference category's hazard. For instance, a hazard ratio of 1.20 indicates that the group's hazard of event is 20% higher than the reference category's hazard. Stata statistical software (versions 10–13) was used for the analyses.

Analytical strategy

The central aim of the thesis was to carry out a detailed analysis of the effects of homogamy and heterogamy on the stability of cohabiting unions. Thus, the hazards of separation and marriage were examined in all possible combinations of partner status. The interactions (the combined variable) of the partners’ educational levels were controlled for when the interactions of their social-class origins were analysed, and vice versa, in order to determine the independent effects of these two dimensions of homogamy. The control variables introduced above were also included in all the models.

The analysis in Sub-study III, which focused on cohabitation dissolution, was based on the comparison of estimates from two models: the main-effects model and the joint-effects model. The main-effects model shows the average effects of each partner’s status on the risk of cohabitation dissolution, and serves as a baseline for evaluating whether any interactive effects between the partner’s statuses exist. In the case of educational attainment, for instance, the main-effects model is the following:
Here, $X_C$ is the vector of the variables that are controlled for, $X_{FE}$ is the education of the female partner and $X_{ME}$ is the education of the male partner.

The joint-effects model produces the hazard ratios of dissolution for all possible combinations of the partners’ educational attainments. This corresponds with including the full interaction of the partners’ education in the model. The joint-effects model is the following:

$$\lambda(t) = \lambda_0(t) \times \exp(\beta_C X_C + \beta_{FE} X_{FE} + \beta_{ME} X_{ME})$$ (6)

Here, $X_E$ is the combined variable of the partners’ educational attainments.

The presence and nature of any interactions between the partners’ statuses were determined by assessing whether the estimates from the joint-effects model merely reflected the main effects of each partner’s position, or whether it revealed patterns that deviated from the main effects. In other words, the aim was to find out whether the effect of the female partner’s status on cohabitation dissolution depended on the male partner’s status (and vice versa), or whether the patterns produced by the main-effects model applied across all categories of partner status. We also tested the statistical significance of the overall interaction between the partners’ statuses by comparing the fit of the main-effects model and the joint-effects model using a likelihood-ratio test.

Corresponding analyses were carried out in Sub-study IV, which concerned the transition from cohabitation to marriage. A complementary analytical strategy also was used in Sub-study IV to precisely locate the combinations that interacted and to assess the magnitude and the statistical significance of the interactive effects between the partners’ statuses. Dummy variables of each combination were used for this purpose. To illustrate the modelling strategy, let us take as an example the partners’ educational attainments, and the combination in which both partners have no education beyond the basic level. First, a dummy variable representing such couples was created (both basic = 1, others = 0). This dummy was then added to a model that included the main effects of the partners’ educational levels (the main-effects model, equation (6) above). The model that includes the dummy is thus the following:

$$\lambda(t) = \lambda_0(t) \times \exp(\beta_C X_C + \beta_{FE} X_{FE} + \beta_{ME} X_{ME} + \beta_{BB} X_{BB})$$ (8)
Here, $X_{B&B}$ is the dummy for the combination in which both partners are educated to the basic level. Given that the main effects of each partner's education are included in the model, the hazard ratio of the dummy reveals whether there is an "excess" or a "deficit" risk of marriage in this particular combination, over and above the main effects. The marriage rate that prevails among all other couples outside the combination in question serves as a reference in this analysis. A hazard ratio greater than 1.00 indicates an interactive effect that increases the marriage rate, whereas a ratio smaller than 1.00 implies an interaction that decreases the rate. The above procedure was repeated for all combinations.
6.1 Homogamy in social-class origins and education

Let us first consider the prevalence of socio-economic homogamy in the unions of 30-year-old Finnish women. Table 2 shows the cross-tabulations of the partners’ social-class origins, and Table 3 those of their educational attainments. Educational homogamy is more prevalent than homogamy in socio-economic family background: 46% of the couples have similar educational attainments, whereas 40% share a similar class background. Unions in which the woman is more highly educated than the man (34% of all couples) are more common than those in which the man is the more highly educated (20% of all couples). However, given that the average level of education is higher among female than among male partners (see the totals in Table 3), a larger proportion of hypogamous than hypergamous couples is to be expected even without any real tendency towards educational hypogamy.

Table 3 also shows how rare extreme educational heterogamy is: of more than 15,000 unions, only 73 are between people with a basic level and an upper-tertiary level of education. From another perspective, whereas 50% of women educated to the upper-tertiary level are partnered with a man who is similarly educated (1,039/2,097), only 1% of women with a basic level of education have a partner who is educated to the upper-tertiary level (17/1,479).

As Table 4 shows, the overlap of the two dimensions of homogamy is quite modest. Only 19% of the couples are homogamous with regard to both educational attainment and class background, which is very close to the proportion that is to be expected if the dimensions were independent (0.46 × 0.40 = 0.18). One third of the couples are heterogamous with respect to both dimensions, and around half are homogamous on one dimension but heterogamous on the other. These proportions are also very close to what might be expected if the dimensions were independent.
6 Results

Table 2. Cross-tabulation of the partners’ social-class origins (% of total below in parentheses)

<table>
<thead>
<tr>
<th>Male partner</th>
<th>Female partner</th>
<th>Upper white collar</th>
<th>Lower white collar</th>
<th>Manual worker</th>
<th>Farmer</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upper white collar</td>
<td>784 (5.2)</td>
<td>691 (4.6)</td>
<td>908 (6.0)</td>
<td>183 (1.2)</td>
<td>2,566 (17.0)</td>
</tr>
<tr>
<td></td>
<td>Lower white collar</td>
<td>703 (4.7)</td>
<td>946 (6.3)</td>
<td>1,615 (10.7)</td>
<td>247 (1.6)</td>
<td>3,511 (23.3)</td>
</tr>
<tr>
<td>Manual worker</td>
<td>Upper white collar</td>
<td>826 (5.5)</td>
<td>1,719 (11.4)</td>
<td>3,900 (25.9)</td>
<td>663 (4.4)</td>
<td>7,108 (47.2)</td>
</tr>
<tr>
<td>Farmer</td>
<td>Upper white collar</td>
<td>175 (1.2)</td>
<td>338 (2.2)</td>
<td>915 (6.1)</td>
<td>453 (3.0)</td>
<td>1,881 (12.5)</td>
</tr>
</tbody>
</table>

Total 2,488 (16.5) 3,694 (24.5) 7,338 (48.7) 1,546 (10.3) 15,066 (100)

Homogamous (on the main diagonal): 40%

Table 3. Cross-tabulation of the partners’ educational attainments (% of total below in parentheses)

<table>
<thead>
<tr>
<th>Male partner</th>
<th>Female partner</th>
<th>Basic</th>
<th>Upper secondary</th>
<th>Lower tertiary</th>
<th>Upper tertiary</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>Upper secondary</td>
<td>462 (3.1)</td>
<td>1,040 (6.9)</td>
<td>543 (3.6)</td>
<td>56 (0.4)</td>
<td>2,101 (14.0)</td>
</tr>
<tr>
<td>Upper secondary</td>
<td>(5.8)</td>
<td>3,423 (22.7)</td>
<td>2,540 (16.9)</td>
<td>436 (2.9)</td>
<td>7,265 (48.2)</td>
<td></td>
</tr>
<tr>
<td>Lower tertiary</td>
<td>(0.9)</td>
<td>1,112 (7.4)</td>
<td>1,965 (13.0)</td>
<td>566 (3.8)</td>
<td>3,777 (25.1)</td>
<td></td>
</tr>
<tr>
<td>Upper tertiary</td>
<td>(0.1)</td>
<td>293 (1.9)</td>
<td>574 (3.8)</td>
<td>1,039 (6.9)</td>
<td>1,923 (12.8)</td>
<td></td>
</tr>
</tbody>
</table>

Total 1,479 (9.8) 5,868 (39.0) 5,622 (37.3) 2,097 (13.9) 15,066 (100)

Homogamous (on the main diagonal): 46%
Hypergamous (below the main diagonal): 20%
Hypogamous (above the main diagonal): 34%
6.1 Homogamy in social-class origins and education

**Table 4.** Overlap of homogamy in social-class origins and educational attainment

<table>
<thead>
<tr>
<th>Homogamy in social-class origins</th>
<th>Homogamy in education</th>
<th>N</th>
<th>%</th>
<th>% expa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>2,888</td>
<td>19</td>
<td>18</td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>3,195</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
<td>4,001</td>
<td>27</td>
<td>27</td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>4,982</td>
<td>33</td>
<td>32</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>15,066</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

*The expected percentages if homogamy in social-class origins and education are independent of one another.

Let us now turn to the log-linear modelling of homogamy. Figure 1 shows the estimates of the general tendency towards homogamy in social-class origins and education. Given that estimates above 1.0 indicate a tendency towards homogamy, there is a statistically significant homogamy tendency in both status dimensions. Educational homogamy is clearly stronger than homogamy in socio-economic family background: without adjusting for homogamy tendency in the other dimension (the left bars in Figure 1), the odds of educational homogamy are 2.1-fold relative to the odds of educational heterogamy, whereas the corresponding ratio for social-class origins is 1.5.

**Figure 1.** General homogamy tendencies in social-class origins and educational attainment (exponentiated parameter estimates from log-linear models with 95% confidence intervals)
The right-hand bars in Figure 1 show the homogamy estimates when the tendency in the other dimension is controlled for. The adjustment does not have much of an effect on the estimates. The estimate for homogamy in social-class origins decreases slightly more clearly than the estimate for educational homogamy, which indicates that homogamy in social-class origins is more dependent on educational homogamy than vice versa. The independence of the two dimensions is nonetheless notable.

Figure 2 depicts the group-specific estimates of homogamy in social-class origins. People from farmer families are the most homogamous (odds of homogamy relative to the odds of heterogamy 3.1), followed by those from upper-white-collar families (2.5). Homogamy is quite modest among people from manual-worker families (1.3), and those from lower-white-collar families do not tend to partner homogamously (0.9). Controlling for group-specific educational homogamy only affects the estimate of upper-white-collar homogamy, which decreases from 2.5 to 2.0.

![Figure 2. Homogamy tendency by social-class origins (exponentiated parameter estimates from log-linear models with 95% confidence intervals)](image)

With regard to educational attainment (Figure 3), those with an upper-tertiary level of education are by far the most homogamous – their odds of homogamy are 11.6-fold relative to the odds of heterogamy. People with a basic-level education show the second highest rate of homogamy (2.7), followed by those with a lower-tertiary education (1.7). The homogamy tendency
6.1 Homogamy in social-class origins and education

is weak among those educated to the upper-secondary level (1.2). Controlling for group-specific homogamy in social-class background only decreases the estimate for upper-tertiary-level homogamy, from 11.6 to 10.6. Thus, only upper-white-collar background homogamy and upper-tertiary level educational homogamy are (partly) overlapping dimensions.

Figure 3. Homogamy tendency by educational attainment (exponentiated parameter estimates from log-linear models with 95% confidence intervals)

6.2 Changes in homogamy between birth cohorts

Figure 4 shows the change in the proportions of homogamous couples among all couples between birth cohorts. The prevalence of educational homogamy remains quite stable, at around 45%, across the cohorts. However, there is a change in the proportional prevalence of educational hypergamy and hypogamy: the proportion of hypergamous couples (those in which the man is more highly educated than the woman) has decreased from 25% in the 1957–1960 cohort to 17% in the 1977–1979 cohort, and respectively, the proportion of hypogamous couples (those in which the woman is more highly educated than the man) has increased from 31 to 38%. The prevalence of homogamy in social-class origins has decreased from 33% in the 1965–1968 cohort to 30% in the 1977–1979 cohort.
6 Results

**Figure 4.** Changes in the prevalence of homogamy between cohorts born in 1957–1979 (homogamous couples of all couples, %)

However, these changes do not necessarily show how the actual tendency towards homogamy has changed, given that changes in percentages also reflect changes in the distributions of educational attainment and social-class origins among women and men in unions. Log-linear modelling shows changes in homogamy tendencies net of changes in the marginal distributions. Figure 5 gives the general homogamy tendencies in education and social-class origins in each birth cohort. Educational homogamy has strengthened slightly: the odds of homogamy relative to the odds of heterogamy have increased from around 1.9 in cohorts born in the late 1950s and early 1960s to around 2.1 in cohorts born in the 1970s. Homogamy in social-class origins has remained almost constant: the odds ratio for homogamy is around 1.4 in all the cohorts.

Let us now consider how educational homogamy has changed depending on the level of education (Figure 6). Two opposing trends are to be observed: a downward trend among those with a tertiary-level education, and an upward trend among those with a lower educational attainment. Homogamy has decreased substantially among people with an upper-tertiary education: the odds ratio declined steadily from around 14.0 in the two oldest cohorts to 7.1 in the youngest. A similar but less marked decline (from 2.2 to 1.8) is observable among those educated to the lower-tertiary level. In the case of cohorts born in 1957–1968, homogamy is negligible among those with an upper-secondary education, but there emerges a slight homogamy tendency in the younger cohorts (odds ratio for homogamy around 1.2). Among those with no education beyond the basic level, the odds ratio for homogamy increased from 2.3 in the two oldest cohorts to over 3.0 in the two youngest. Thus, the
small increasing trend in general educational homogamy is attributable to the strengthening homogamy among those with a low level of education, and to a growing proportion of highly educated homogamous couples among which homogamy tendency is, despite the decrease, notably strong.

**Figure 5.** Changes in the general homogamy tendency in education and social-class origins (exponentiated estimates from log-linear models with 95% confidence intervals)

**Figure 6.** Changes in the homogamy tendency by educational attainment (exponentiated parameter estimates from log-linear models with 95% confidence intervals)
6 Results

Figure 7 shows how the tendency of women to partner with men with a higher or lower educational level than their own has changed. The odds ratio of 1.0 in the 1957–1960 cohort indicates that these women did not tend to partner upwards or downwards with regard to education. However, women born in 1961–1964 tended to partner with less-well-educated men (odds ratio for hypergamy 0.7), and this hypogamy tendency strengthened further in the following cohorts: the odds ratio for hypergamy was as low as 0.4 in the two youngest cohorts.

![Figure 7. Changes in the educational hypergamy tendency (exponentiated parameter estimates from log-linear models with 95% confidence intervals)](image)

Figure 8 gives the estimates of group-specific homogamy in social-class origins in each birth cohort. The only clear trend is a decline in homogamy among children of farmers: the odds ratio decreased from 3.0 in the 1965–1968 cohort to 1.9 in the 1977–1979 cohort. The odds ratio for homogamy fluctuates around 2.5 among people from upper-white-collar families, whereas homogamy remains at a relatively constant low level among the other groups.
6.2 Changes in homogamy between birth cohorts

Figure 8. Changes in the homogamy tendency by social-class origins (exponentiated parameter estimates from log-linear models with 95% confidence intervals)
6.3 The effects of homogamy on cohabitation dissolution

**Homogamy in social-class origins and cohabitation dissolution**

Table 5 shows how the separation rate among cohabiters varies according to the partners’ class backgrounds. Estimates from the main-effects model are given in the margins and those from the joint-effects model in the centre. The main effects of socio-economic origins are relatively weak. There are practically no differences in dissolution risk between the status groups among the men, and among the women only those from farmer families differ from other groups in terms of their somewhat lower risk of separation.

The likelihood-ratio test nevertheless indicates that the interaction between the partners’ social-class origins is statistically significant ($p = 0.034$). The patterns predicted by the main-effects model were compared with the estimates from the joint-effects model so as to identify the cases in which homogamy or heterogamy affects the dissolution rate. The separation rates in the various combinations of the partners’ socio-economic origins are mostly in line with the main effects: the hazard ratios in the columns comply with the main effects of the man’s origins, and in the rows they comply with the main effects of the woman’s origins. Some exceptions emerge, however. Two dissolution-promoting effects of heterogamy are detectable among women from upper-white-collar families (column 1): the separation rate is 38% higher if the partner comes from a farmer family, and 34% higher if he comes from the category “other”, than if he also comes from an upper-white-collar family. According to the main effects, there should be no difference in the dissolution rates. One interactive effect is also observable among women from farmer families (column 4): there is an increased risk of dissolution when the partner comes from an upper-white-collar family. The three aforementioned interactions are also observable from the perspective of men, in other words if the hazard ratios in the rows are compared to the main effects of the female partner’s social-class origins.$^3$

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$^3$The same interactions emerge regardless of whether only the main effects of education or also the joint effects of education are controlled for. Similarly, the effects of educational differences on the dissolution rate (Table 6) are robust to the inclusion of the joint effects of social-class origins in the model. Homogamy in educational level and social-class origins thus affect the risk of cohabitation dissolution independently of one another.
6.3 The effects of homogamy on cohabitation dissolution

Table 5. The main effects (in the margins) and the joint effects (in the centre) of parental social class on cohabitation dissolution, hazard ratios from the Cox proportional hazards models

<table>
<thead>
<tr>
<th>Female partner’s parental social class</th>
<th>Upper white collar (1)</th>
<th>Lower white collar (2)</th>
<th>Manual worker (3)</th>
<th>Farmer (4)</th>
<th>Other (5)</th>
<th>Main effects, male partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male partner’s parental social class</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upper white collar (1)</td>
<td>1.00 a</td>
<td>0.95</td>
<td>0.98</td>
<td>1.11</td>
<td>1.07</td>
<td>1.00 a</td>
</tr>
<tr>
<td>Lower white collar (2)</td>
<td>0.91</td>
<td>0.93</td>
<td>0.94</td>
<td>0.95</td>
<td>0.95</td>
<td></td>
</tr>
<tr>
<td>Manual worker (3)</td>
<td>0.96</td>
<td>1.01</td>
<td>0.94</td>
<td>0.82</td>
<td>1.01</td>
<td>0.98</td>
</tr>
<tr>
<td>Farmer (4)</td>
<td>1.38</td>
<td>0.92</td>
<td>0.89</td>
<td>0.82</td>
<td>0.99</td>
<td>0.97</td>
</tr>
<tr>
<td>Other (5)</td>
<td>1.34</td>
<td>1.09</td>
<td>0.94</td>
<td>0.81</td>
<td>1.05</td>
<td>1.05</td>
</tr>
<tr>
<td>Main effects, female partner</td>
<td>1.00 a</td>
<td>0.97</td>
<td>0.93 *</td>
<td>0.86 **</td>
<td>1.00</td>
<td></td>
</tr>
</tbody>
</table>

Note: P value for the interaction between the partners’ parental social classes 0.034. The hazard ratios are adjusted for the control variables (see Chapter 5.3) and the joint effects of education.

a Reference group.
Significance levels for the main effects: *p < 0.05, **p < 0.01, ***p < 0.001.

Educational homogamy and cohabitation dissolution

The main effects of education on the separation rate among cohabitators are shown in the margins of Table 6: the higher the educational attainment, the lower is the risk of cohabitation dissolution. The gradient is roughly similar among women and men. Compared with basic-level education, upper-tertiary education reduces the separation risk by 38% among women and by 43% among men.

The likelihood-ratio test revealed a statistically significant interaction between the partners’ educational attainments (p = 0.004). When the main-effects and the estimates from the joint-effects model (centre of Table 6) are compared, a large educational difference is clearly associated with an increased separation rate. Whereas the main effects predict a 43% lower risk of separation among men with an upper-tertiary as opposed to a basic
education, the reduction in the separation rate is only 15% if the female partner is educated to the basic level (column 1). Similarly, whereas the main effects estimate a 38% lower risk of separation among women educated to the upper-tertiary level as opposed to the basic level, the reduction in the separation rate is only 22% if the male partner is educated to the basic level (row 1). Less extreme forms of educational heterogamy do not substantially affect the dissolution rate. One dissolution-promoting interaction nevertheless emerges among women with a lower-tertiary education (column 3): having a partner with an upper-tertiary education versus a basic level lowers the separation rate by only 30% \((1−(0.49/0.70))\) instead of the 43% predicted by the main effects.

Homogamy is associated with a reduced risk of separation among cohabitators educated to the upper-tertiary level (column 4 and row 4). Although the main effects estimate a 7% lower separation risk among men educated to the upper-tertiary level than among those with lower tertiary education \((1−(0.57/0.61))\), a 19% lower risk than among those with an upper-secondary education \((1−(0.57/0.70))\), and a 43% lower risk than among those with a basic education, the reductions in separation rates are much greater if the female partner is also educated to the upper-tertiary level (column 4): 20% \((1−(0.32/0.40))\), 37% \((1−(0.32/0.51))\) and 59% \((1−(0.32/0.78))\), respectively. Similarly, the main effects of the woman’s education predict that an upper-tertiary education reduces the risk of dissolution by 2% \((1−(0.62/0.63))\), 19% \((1−(0.62/0.77))\) and 38% compared with lower-tertiary, upper-secondary and basic education, respectively, but if the male partner has an upper-tertiary education (row 4), the respective reductions are as much as 35% \((1−(0.32/0.49))\), 26% \((1−(0.32/0.43))\) and 62% \((1−(0.32/0.85))\).
### Table 6. The main effects (in the margins) and the joint effects (in the centre) of educational attainment on cohabitation dissolution, hazard ratios from the Cox proportional hazards models

<table>
<thead>
<tr>
<th>Male partner’s educational level</th>
<th>Female partner’s educational level</th>
<th>Main effects, male partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male partner’s educational level</td>
<td>Basic (1)</td>
<td>Upper secondary (2)</td>
</tr>
<tr>
<td>Basic (1)</td>
<td>1.00 *</td>
<td>0.84</td>
</tr>
<tr>
<td>Upper secondary (2)</td>
<td>0.80</td>
<td>0.57</td>
</tr>
<tr>
<td>Lower tertiary (3)</td>
<td>0.63</td>
<td>0.52</td>
</tr>
<tr>
<td>Upper tertiary (4)</td>
<td>0.85</td>
<td>0.43</td>
</tr>
<tr>
<td>Main effects, female partner</td>
<td>1.00 *</td>
<td>0.77 ***</td>
</tr>
</tbody>
</table>

*Note: P value for the interaction between the partners’ educational levels 0.004. Educational levels are time-dependent covariates. The hazard ratios are adjusted for the control variables (see Chapter 5.3) and the joint effects of parental social class. \*Reference group. Significance levels for the main effects: \*p < 0.05, \**p < 0.01, \***p < 0.001.*
6 Results

6.4 The effects of homogamy on the transition from cohabitation to marriage

Homogamy in social-class origins and proceeding to marriage

The main effects of the partners’ class backgrounds on the likelihood of proceeding from cohabitation to marriage are given in the margins of Table 7. Among women, those from upper-white-collar families are the most likely to make the transition to marriage, whereas those from manual-worker families and from families categorized as “other” are the least likely to do so. The marriage rate among men is highest for those with a farmer-family background, and lowest for those from the group “other”. Nevertheless, the differences between the groups in the propensity to marry are not vast.

According to the likelihood-ratio test, the overall interaction between the partner’s social-class origins is not statistically significant ($p = 0.252$), hence the estimates from the joint-effects model (displayed in the centre of Table 7) conform quite well to the patterns predicted by the main effects. There are some exceptions, however. For instance, the main effects predict a 14% higher marriage rate among men from farmer families than among those from upper-white-collar families. However, the joint-effects model estimates a 32% higher marriage rate among women from upper-white-collar families (column 1) if the male partner comes from a farmer family compared with if he comes from an upper-white-collar family. Moreover, the respective advantage of having a partner with farm origins is as much as 46% among women from farmer families (column 4) ($1.15/0.79$).

The main effects also imply that the marriage rates of men from lower-white-collar and upper-white-collar families do not differ much. However, the hazard of marriage among women from manual-worker families (column 3) is 14% higher if the male partner has lower-white-collar origins than if he comes from an upper-white-collar family ($0.84/0.74$). Finally, some interactions are observable among women from the category “other” (column 5): whereas the main effects of the male partner’s social-class origins imply that the marriage rate is highest among men from farmer families, among women from the group “other”, the rate is highest when the male partner comes from an upper-white-collar family.$^4$

$^4$The interactions of social-class origins remained the same regardless of whether only the main effects or also the joint effects of education were controlled for, and vice versa. Homogamy in social-class origins and educational level thus affect the likelihood of proceeding to marriage independently of one another.
6.4 The effects of homogamy on the transition from cohabitation to marriage

Table 7. The main effects (in the margins) and the joint effects (in the centre) of parental social class on the transition from cohabitation to marriage, hazard ratios from the Cox proportional hazards models

<table>
<thead>
<tr>
<th>Female partner’s parental social class</th>
<th>Upper white collar (1)</th>
<th>Lower white collar (2)</th>
<th>Manual worker (3)</th>
<th>Farmer (4)</th>
<th>Other (5)</th>
<th>Main effects, male partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male partner’s parental social class</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Upper white collar (1)</td>
<td>1.00 a</td>
<td>0.90</td>
<td>0.74</td>
<td>0.79</td>
<td>0.94</td>
<td>1.00 a</td>
</tr>
<tr>
<td>Lower white collar (2)</td>
<td>0.95</td>
<td>0.81</td>
<td>0.84</td>
<td>0.84</td>
<td>0.73</td>
<td>0.98</td>
</tr>
<tr>
<td>Manual worker (3)</td>
<td>0.92</td>
<td>0.83</td>
<td>0.76</td>
<td>0.80</td>
<td>0.75</td>
<td>0.94</td>
</tr>
<tr>
<td>Farmer (4)</td>
<td>1.32</td>
<td>1.01</td>
<td>0.85</td>
<td>1.15</td>
<td>0.80</td>
<td>1.14 *</td>
</tr>
<tr>
<td>Other (5)</td>
<td>0.78</td>
<td>0.74</td>
<td>0.73</td>
<td>0.77</td>
<td>0.75</td>
<td>0.88 **</td>
</tr>
<tr>
<td>Main effects, female partner</td>
<td>1.00 a</td>
<td>0.89 **</td>
<td>0.82 ***</td>
<td>0.89 *</td>
<td>0.82 ***</td>
<td></td>
</tr>
</tbody>
</table>

Note: P value for the interaction between the partners’ parental social classes 0.252. The hazard ratios are adjusted for the control variables (see Chapter 5.3) and the joint effects of education.

*Reference group.

Significance levels for the main effects: *p < 0.05, **p < 0.01, ***p < 0.001.

Partner combinations that interact are also visible through the hazard ratios of the combination dummies that have been added to the main effects model (Figure 9). Hazard ratios greater than 1.00 indicate an increased marriage rate compared with what could be expected on the basis of the main effects, and hazard ratios lower than 1.00 indicate a reduced marriage rate.

The hazard ratios of the dummies confirm that homogamy increases the marriage rate only in one case – among cohabiters with farm origins (HR = 1.24). The increased marriage rate of heterogamous couples in which the female comes from an upper-white-collar family and the male from a farmer family is also observable through the dummy hazard ratio (HR = 1.22), but this interactive effect turns out to be statistically insignificant. Furthermore, the marriage rate among women from manual-worker families is statistically significantly reduced when the partner comes from an upper-white-collar family (HR = 0.86), and increases when he comes from a lower-white-collar family (HR = 1.15). The hazard ratios of the dummies also show the statistically significantly increased
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marriage rate of couples in which the female comes from the category “other” and the male from an upper-white-collar family (HR = 1.22). However, the lowered likelihood of marriage among couples in which the female comes from the category “other” and the male has farm origins does not reach statistical significance (HR = 0.84). Nevertheless, the overall picture is that the interactive effects are few – the hazard ratios do not deviate much from 1.00.

Figure 9. The interactive effects of the partners’ parental social classes on the transition from cohabitation to marriage, hazard ratios (HR) from the Cox proportional hazards models

Note: The interactive effects are the hazard ratios of the combination dummies from models that include the main effects of parental social class and the combination dummy in question. If HR > 1.00, interaction increases the marriage rate; if HR < 1.00, interaction decreases the rate. The hazard ratios are adjusted for the control variables and the joint effects of educational level.

Significance levels: †p < 0.10, *p < 0.05, **p < 0.01, ***p < 0.001.
6.4 The effects of homogamy on the transition from cohabitation to marriage

Educational homogamy and proceeding to marriage

The main effects of education on the transition from cohabitation to marriage (in the margins of Table 8) show that higher educational attainment is associated with a greater likelihood of marrying among both women and men. The gradient is nevertheless steeper and more consistent among men: for instance, although the marriage rate among men with an upper-tertiary education is 17% higher than among those with a basic education, women educated to the basic and upper-secondary levels do not differ in terms of marriage propensity.

According to the likelihood-ratio test, the interaction between the partners’ educational attainments is statistically significant ($p = 0.011$). The estimates from the joint-effects model show that the effects of the male partner’s education often depend on the female’s education, and vice versa (the centre of Table 8). There seems to be a marriage-promoting effect of homogamy among women with a basic level of education (column 1): contrary to what the main effects of the male partner’s education predict, the marriage rate is higher if his education is on the basic level (HR = 1.00) than if he has an upper-secondary education (HR = 0.93). The marriage rate among extremely hypergamous couples is also higher than what could be expected on the basis of the main effects of the male’s education (HR = 2.22 vs. 1.92).

Examination of the joint effects from the perspective of men again reveals an increased marriage rate among homogamous couples with a basic education: the rate is practically the same among men with a basic-level education (row 1) if the female is educated either to the basic level or to the lower-tertiary level, although the main effects predict a 33% higher marriage rate in the latter case. The marriage rate of extremely hypogamous couples – couples in which the woman is educated to the upper-tertiary level and the man to the basic level – is also relatively high (HR = 1.70): although the main effects of the female’s education predict the marriage rate of women with an upper-tertiary education to be 63%, 66% (1.63/0.98) and 23% (1.63/1.33) higher, respectively, than that of women educated to the basic, upper-secondary and lower-tertiary levels, among men with a basic-level education (row 1), having a partner with an upper-tertiary education increases the marriage rate by as much as 70%, 102% (1.70/0.84) and 68% (1.70/1.01), respectively. Having a partner with an upper-tertiary education is also associated with an increased marriage rate among men with an upper-secondary education (row 2): the main effects predict that women educated to the upper-tertiary level are 63% more likely to marry than those educated to the basic level, but the advantage gained from the woman’s upper-tertiary education is as much as 103% (1.89/0.93) among men educated to the upper-secondary level.
Finally, upper-tertiary-level educational homogamy seems to be associated with a lowered likelihood of marriage: although the main effects predict a 63% higher marriage rate among women with an upper-tertiary education than among those with a basic education, a 66% higher rate than among those with an upper-secondary education and a 23% higher rate than among those educated to the lower-tertiary level, among men with an upper-tertiary education (row 4) the respective advantages gained from the woman’s upper-tertiary education are only 16% (2.58/2.22), 44% (2.58/1.79) and 15% (2.58/2.25).

**Table 8.** The main effects (in the margins) and the joint effects (in the centre) of educational attainment on the transition from cohabitation to marriage, hazard ratios from the Cox proportional hazards models

<table>
<thead>
<tr>
<th>Male partner’s educational level</th>
<th>Basic (1)</th>
<th>Upper secondary (2)</th>
<th>Lower tertiary (3)</th>
<th>Upper tertiary (4)</th>
<th>Main effects, male partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic (1)</td>
<td>1.00a</td>
<td>0.84</td>
<td>1.01</td>
<td>1.70</td>
<td>1.00a</td>
</tr>
<tr>
<td>Upper secondary (2)</td>
<td>0.93</td>
<td>0.98</td>
<td>1.33</td>
<td>1.89</td>
<td>1.17***</td>
</tr>
<tr>
<td>Lower tertiary (3)</td>
<td>1.20</td>
<td>1.25</td>
<td>1.81</td>
<td>2.04</td>
<td>1.51***</td>
</tr>
<tr>
<td>Upper tertiary (4)</td>
<td>2.22</td>
<td>1.79</td>
<td>2.25</td>
<td>2.58</td>
<td>1.92***</td>
</tr>
<tr>
<td>Main effects, female partner</td>
<td>1.00a</td>
<td>0.98</td>
<td>1.33***</td>
<td>1.63***</td>
<td></td>
</tr>
</tbody>
</table>

*Note: P value for the interaction between the partners’ educational levels 0.011. Educational levels are time-dependent covariates. The hazard ratios are adjusted for the control variables (see Chapter 5.3) and the joint effects of parental social class.

*Reference group.

Significance levels for the main effects: *p < 0.05, **p < 0.01, ***p < 0.001.

The hazard ratios of the dummy variables show the interactive effects between the partners’ educational attainments more clearly (Figure 10). The dummies indicate that homogamy statistically significantly increases the marriage rate among cohabiters with a basic education (HR = 1.30). A very small homogamy effect is also observable among those educated to the lower-tertiary level (HR = 1.11). On the other hand, homogamy statistically significantly reduces the likelihood of marriage among cohabiting couples educated to the upper-tertiary level (HR = 0.84). Heterogamy is statistically significantly
associated with a decreased marriage rate in two cases: when the female is educated to the basic level and the male to the upper-secondary level (HR = 0.83), and when the female is educated to the lower-tertiary level and the male to the basic level (HR = 0.81). The dummies confirm the increased marriage rates among extremely hypergamous (HR = 1.35) and hypogamous couples (HR = 1.21), but these effects do not reach statistical significance because of the scarcity of cohabitations between people with a basic and an upper-tertiary education. However, there is a statistically significantly increased likelihood of marriage among heterogamous couples in which the female is educated to the upper-tertiary level and the male to the upper-secondary level (HR = 1.25).

Figure 10. The interactive effects of the partners’ educational attainments on the transition from cohabitation to marriage, hazard ratios (HR) from the Cox proportional hazards models

Note: The interactive effects are the hazard ratios of the combination dummies from models that include the main effects of educational level and the combination dummy in question. If HR > 1.00, interaction increases the marriage rate; if HR < 1.00, interaction decreases the rate. The hazard ratios are adjusted for the control variables and the joint effects of parental social class.
Significance levels: †p < 0.10, *p < 0.05, **p < 0.01, ***p < 0.001.
7 DISCUSSION

7.1 Educational homogamy is stronger than homogamy in social-class origins

This thesis analysed socio-economic homogamy and its consequences for union stability in Finland. The objective was to examine the strength and patterns of socio-economic homogamy in couple formation and to find out how socio-economic similarity and dissimilarity between unmarried cohabiting partners affect the likelihood of separation or transition to marriage. Two dimensions of socio-economic position were in focus: individual educational attainment and the social class of the parental family. Unique register data on union formation and dissolution gave a rare opportunity to analyse patterns of partner choice in all (different-sex) unions – both marriages and cohabitations – and to examine in detail how homogamy affects the stability of cohabiting unions.

The first aim of the study was to compare the strength of homogamy with respect to education and class origins. The results show a clear tendency towards homogamy with regard to both characteristics. However, homogamy was proved to be stronger with respect to educational attainment than to social-class origins. Thus, what people become through their own orientations and choices over the life-course matters more in partner choice than their social and economic family background. This finding is in line with the results of previous studies comparing homogamy in ascribed and achieved socio-economic position (Kalmijn 1991a; Hansen 1995; Uunk et al. 1996) and the conception that individually achieved status has a stronger influence on the life-course than social origins in present-day, individualized societies (Treiman & Yip 1989; Hansen 1995). Educational differences also turned out to be more influential antecedents of cohabitation dissolution than differences in social-class origins. In addition, higher educational attainments among cohabiting partners consistently lowered the likelihood of dissolution and increased the likelihood of marriage, whereas the main effects of class background on these transitions were much weaker. These findings also highlight
the greater significance of achievement than ascription in contemporary union dynamics. The effects of class background on partner choice, union stability and other life-course outcomes may be particularly weak in a country such as Finland in which the welfare state aims to provide equal opportunities for citizens irrespective of their social background. Nonetheless, homogamy in social-class origins was not negligible, which implies that similarity of social origin still matters in partner choice.

From various theoretical perspectives it is suggested that group boundaries in terms of social-class origins have become easier to cross in couple formation over the course of modernization, whereas boundaries based on achieved status are becoming more significant (Kalmijn 1991a; Hansen 1995; Uunk et al. 1996; Solís et al. 2007; Blossfeld 2009). This led to the assumption that homogamy with regard to class background would have diminished and educational homogamy strengthened over time. Hence, the analyses also covered changes in homogamy in social origins between cohorts born in 1965 and 1979, and changes in educational homogamy between cohorts born in 1957 and 1979. However, the results show that homogamy in class background remained practically constant in the studied cohorts. There was some evidence of an increasing trend in educational homogamy, but the change was modest. Thus, it appears that despite the vast changes in the social and economic conditions of Finland during the last half of the 20th century (such as educational expansion and the transformation of the occupational structure), the overall tendency to partner homogamously with regard to class origins and education has not changed very much. The proportion of homogamous couples of all couples has also remained very stable. From this perspective it could be concluded that homogamy in achieved socio-economic position has not increased at the expense of homogamy in ascribed socio-economic status to any remarkable extent, and that social openness (or closure) in Finland has remained fairly constant.

One focal finding of the study is that educational homogamy and homogamy in social-class origins are largely independent phenomena: controlling for homogamy tendency on the other dimension did not have much of an effect on the estimates. In other words, homogamy in class background is not, to any remarkable extent, a “by-product” of educational homogamy, or vice versa. Similarly, the effects of educational homogamy on the propensity to separate or marry were independent of the effects of homogamy in socio-economic origins, and vice versa. This implies that although education and class origins are associated and both reflect an individual’s position in the socio-economic hierarchy, they are distinct aspects of partner choice in contemporary Finland, and are thus by no means interchangeable indicators of socio-economic
homogamy. They rather seem to be alternative strategies for finding a partner with certain similarities in cultural resources: similar values, tastes and lifestyles grounded in the parental family can compensate for differences in education, and vice versa. In other words, it is enough to be similar in either one of these status dimensions to achieve “a common universe of discourse” (DiMaggio & Mohr 1985). Given the evidence of a stronger overlap of these two dimensions of homogamy reported in a previous study (Uunk et al. 1996), this independence may be specific to a modern Nordic society.

The setting applied in this thesis is similar to those used in previous studies that compare ascribed and achieved status homogamy: the occupation-based social class of the parental family was used as an indicator of ascribed socio-economic status, and educational attainment as an indicator of achieved status (Kalmijn 1991a; Uunk et al. 1996). Using parental education would have yielded a symmetrical measurement of ascribed and achieved status, but the data set did not include any socio-economic data on the parental families other than occupational class. Thus, the extent to which the choice of variables affects the conclusions made about the relative importance of homogamy in ascribed and achieved socio-economic status, the changes in their strength, and the extent of their overlap should be examined using data sets that comprise a more diverse selection of indicators of parental socio-economic resources.

7.2 The strength of homogamy varies between status groups

The strength of homogamy turned out to vary with the level of education and the class of origin. With regard to class origins, children of farmers and children of upper-white-collar employees were the most likely to choose a partner with a similar background, which is in line with the theoretical assumptions and the findings of previous studies (Kalmijn 1991a; Hansen 1995; Uunk et al. 1996). In contrast, people from lower-white-collar families did not show any homogamy tendency, and homogamy was quite weak among children of manual workers. Although theoretical considerations supported the expectation of a diminishing tendency to choose a partner with similar class origins, a decreasing trend in homogamy was found only among children of farmers. This could be attributable to the clear reduction in the structural opportunities for them to meet potential partners from a similar background. One reason for the relative stability of homogamy in class background is that there is little room for a decline given the weak homogamy tendency among children of lower-white-collar employees and manual workers.
The association between the level of education and the strength of homogamy turned out to be J-shaped: homogamy was strongest among individuals educated to the lowest and the highest levels, and the tendency was weak among those with an upper-secondary education. Various previous studies also report lower levels of homogamy among groups in the middle of the educational hierarchy than among those at the extremes (Uunk et al. 1996; Blackwell & Lichter 2000; Domański & Przybysz 2007; Rosenfeld 2008). Homogamy was notably strong among people with a higher university degree. The social and structural factors that contribute to homogamy thus seem to be particularly effective in this group. The cultural resources of highly educated individuals may be particularly distinct and hence their preference for similarity may be particularly strong. Persons with high educational qualifications may also be desired partners in the union market and thus do not need to partner down and can choose among themselves – and because of the ceiling effect they do not have the option to partner up. As far the structural opportunities are concerned, the settings of everyday life activities among the highly educated (such as workplaces, friendship networks, leisure activities and residential areas) may be particularly homogeneous in terms of educational composition. It has been suggested that because of their prolonged schooling, highly educated individuals tend to postpone family formation, and the union market they finally enter is relatively homogeneous compared with the market in which those who leave school and start a family earlier are active (see Blossfeld & Timm 2003; Blossfeld 2009). Moreover, the structuring of the educational system in Finland may play a role: university-level and polytechnic-level education (even in the same field) is given in separate institutions, which reduces the frequency of encounters between the respective groups.

However, the findings of this thesis indicate a decreasing homogamy tendency among highly educated individuals. This is obviously at odds with the view that educational homogamy should strengthen given that high educational qualifications increasingly constitute an advantage in modern union market, and individuals have better opportunities to meet potential partners in association with education. The weakening homogamy among the highly educated may result from the changed educational composition of the Finnish population: women are becoming increasingly more highly educated than men, thus highly educated women are finding it increasingly difficult to partner homogamously. It is also possible, for instance, that as the numbers of highly educated individuals has grown the group has become more heterogeneous and less distinctive, and hence less inclined towards in-group partner choice. In any event, from the perspective of changes in homogamy
by the level of education, the declining homogamy among the highly educated is indicative of growing social openness in Finnish society – even if people with a higher university degree still display the highest rate of homogamy.

The results of this thesis therefore imply that when opportunities for homogamy are on the decrease, highly educated Finnish women do not hesitate to partner down with regard to education – and vice versa, men do not avoid partnering with highly educated women. Our findings regarding the tendency towards educational hypergamy and hypogamy support this statement: whereas women born in the late 1950s did not tend to partner up or down with regard to education, the following female cohorts have been more and more inclined to partner with men with lower educational attainment than they have (and men tend increasingly to partner with more highly educated women). This hypogamy tendency was remarkably strong among cohorts born in the 1970s. High educational attainment thus seems to be an even more valuable asset for women than for men in the contemporary Finnish union market, which reflects the significance of the woman’s socio-economic resources, education in particular, in union formation in Finland (see also Jalovaara 2012). However, it would be worth investigating whether or not men who partner with women who are more highly educated have some kind of compensatory socio-economic resources, such as high income, that mitigate the status differences.

It also turned out that homogamy has strengthened among people who have no education beyond the basic level. This could indicate that those with no schooling beyond the compulsory level are increasingly selected in terms of characteristics that are considered undesirable in a potential partner: their chances of partnering up with regard to education have become more limited, and they increasingly have to choose a partner from among themselves. Thus, the strengthening homogamy among those with a basic-level education points to a strengthening of social barriers between educational groups and to increasing selectivity and the marginalization of people with low educational attainment.

It is noteworthy that although some status groups show high rates of homogamy, the general homogamy tendencies in both education and class background are not highly strong. This is because the most homogamous groups (the most highly educated and those from farmer and upper-white-collar families) are fairly small, whereas the groups showing the weakest homogamy (those with an upper-secondary education and those from lower-white-collar and manual-worker families) are large. Thus, although homogamy is often stated to be the norm in partner selection, the results of this thesis indicate that this norm may not apply to all status groups, and point to comparatively high
social openness in Finnish society. This finding strengthens the assumption that social and cultural barriers between status groups are relatively low in Finland, and complies with the results of Domański and Przybysz (2007) and Katrnák et al. (2012) according to which educational homogamy is relatively weak in Nordic societies compared with other European countries. On the other hand, strong homogamy tendencies among the most highly educated and children of upper-white-collar employees imply that the highest strata remain closed even in a Nordic welfare state (see also Esping-Andersen & Wagner 2012).

7.3 Educational differences contribute to cohabitation dissolution

The second aim of this study was to determine how homogamy and heterogamy in class background and education affect the likelihood of ending non-marital cohabitation, through separation on the one hand or through proceeding to marriage on the other. An unusually elaborate approach was taken in the analyses: separation and marriage rates were examined in each possible combination of partner status.

The general hypothesis in the sociological literature is that social and cultural differences between partners are a potential source of conflict and thus constitute a risk for union stability. Thus, couples that are heterogamous in terms of socio-economic attributes were expected to have an increased likelihood of separating, whereas socio-economic homogamy would reduce the risk of union dissolution. However, with respect to homogamy in social-class origins, this hypothesis received little support: the only case in which heterogamy was consistently associated with an increased separation rate was when one partner came from a farmer family and the other from an upper-white-collar family. This finding is in line with the assumption that heterogamy is more likely to weaken union stability when the cultural distance between the groups is large. Given that heterogamy also increased the risk of separation when the female partner came from an upper-white-collar family and the male partner from the group “other”, the hypothesis that similarity in class background stabilizes the unions of people from the upper classes in particular receives some support.

In line with expectations, educational heterogamy proved to be a relatively more significant determinant of cohabitation dissolution than homogamy in class background. The general heterogamy hypothesis applied particularly well to the most highly educated cohabiters: all the dissolution-promoting
effects of heterogamy involved cohabitors with a higher university degree, and homogamy substantially reduced the separation risk among this group. In accordance with the hypothesis that large educational differences decrease union stability to a greater extent than smaller differences, extreme educational heterogamy – one partner having a higher university degree and the other having no education beyond the basic level – clearly increased the risk of separation. Hence, the findings of the thesis suggest that shared values, lifestyles and worldviews are important in terms of union formation and dissolution particularly among highly educated people: not only is similarity in educational qualifications the norm in their partner selection, homogamy also forms the basis of enduring cohabitation. A practical implication of these results is that future analyses of educational homogamy and its effects on union stability are likely to benefit greatly from keeping upper- and lower-tertiary education as two separate categories instead of treating “tertiary” as one single category, as has often been done.

As was to be expected, given the comparatively high level of gender equality in Finland and the particularly egalitarian attitudes and practices among cohabiting couples, educational hypergamy did not lower the risk of cohabitation dissolution: on the contrary, extreme hypergamy as well as hypogamy were associated with an increased separation rate. These results are in line with the view that equal socio-economic contributions rather than male socio-economic dominance are beneficial in terms of cohabitation stability (Brines & Joyner 1999; Kalmijn et al. 2007; Jalovaara 2013). An earlier Finnish study also reported similar divorce risks among different types of educationally heterogamous married couples regardless of which partner was the more highly educated (Jalovaara 2003).

In general, higher levels of education were found to be associated with a reduced risk of separation among both men and women, which is line with the results of previous studies from the Nordic countries on the dissolution of cohabitations (Jalovaara 2013; Saarela & Finnäs 2014) and marriages (Finnäs 1997; Jalovaara 2001, 2003, 2013; Lyngstad 2004, 2006, 2011; see also Lyngstad & Jalovaara 2010). However, whereas previous Nordic studies report little or no effect of educational differences between partners on marriage stability (Hansen 1995; Finnäs 1997; Jalovaara 2003; Lyngstad 2004, 2006), the findings reported in this thesis indicate that educational heterogamy constitutes a risk factor for cohabitation dissolution. Various factors may contribute to this difference by union type. The reason why educational differences matter in cohabitations but not in marriages may relate to the less serious character of cohabitation: people may be willing to cohabit with a person they might not be willing to marry. Cohabiting couples with
large educational differences in particular might be less seriously involved in the relationship, which could explain their increased likelihood of splitting up. Respectively, very heterogamous couples who get married might be especially committed to the relationship and thus have a low probability of separating. Selection from cohabitation to marriage may play a role in other ways as well. Although the findings reported here indicate that educationally homogamous couples are not selected into marriage to any notable extent and that heterogamous couples are not generally “weeded out”, which could attenuate the effects of educational differences in marriages, it could be that the heterogamous couples who marry possess some unobserved characteristics that make educational differences inconsequential in terms of marriage stability: for instance, socio-economic resources other than education or certain personality traits may compensate for the educational gap. Then again, educationally heterogamous marriages may be relatively stable because of strong social and material barriers to divorce.

7.4 Proceeding to marriage does not presume homogamy

This thesis introduced three theoretical perspectives on how homogamy in social-class origins and education might affect the likelihood that a cohabiting couple will make the transition to marriage. According to the “looser bond” perspective on cohabitation (Schoen & Weinick 1993), because marriage involves more commitment than cohabitation, and binds the partners more strongly in a family network, homogamy in socio-economic family background increases the propensity to marry, whereas educational homogamy decreases it. Proponents of the “double selection” hypothesis (Blackwell & Lichter 2000, 2004), however, suggest that cohabitation serves as a filter to weed out heterogamous couples, and through which homogamous couples progress to marriage. The implication is that homogamy in both class background and education increases the marriage rate. Finally, the similarity in the roles of marriage and cohabitation in the Nordic context (Hamplova 2009) led us to suppose that neither of these homogamy dimensions affects the propensity to marry.

The analyses indicate that homogamy and heterogamy in social-class origins are of little consequence for the couple’s probability of marrying; homogamy turned out to be associated with an increased marriage rate only among the children of farmers. This finding might stem from the fact that couples in which both partners come from farming families are relatively
likely to have established or inherited a farm, and marriage provides a more secure basis for a family enterprise than cohabitation. Contrary to expectations, homogamy did not increase the likelihood of marriage among cohabiters from upper-white-collar families. Moreover, heterogamy was associated with a lowered likelihood of marriage only when the female partner came from a manual-worker family and the male partner from an upper-white-collar family. Thus, the results on class-background homogamy give only weak support to the “looser bond” and “double selection” hypotheses, according to which homogamy in social origins should increase the marriage rate. The results rather speak in favour of the similarity of cohabitation and marriage in Finland.

Educational differences between the partners played a more significant role in the transition from cohabitation to marriage. The interactions pertained fairly consistently to the lowest and the highest levels of education, but the effects of homogamy and heterogamy were not unequivocal: whether either one promoted or detracted from the marriage rate was dependent on the combination. For instance, homogamy was associated with an increased marriage rate among cohabiters with a basic level of education, but reduced the rate among those with a higher university degree. The former finding is in line with the “double selection” view, whereas the latter complies with the “looser bond” perspective. The gendered division of labour and, accordingly, educational hypergamy was expected to be associated with an increased propensity to marry among cohabiters. However, hypergamy was associated with an increased marriage rate only when the discrepancy between the partners’ educational attainment was large, in other words when the female was educated to the basic level and the male had a higher university degree. Furthermore, as in the analyses of separation, the effect of extreme hypogamy turned out to be parallel. This, again, highlights the similarity in the economic roles of women and men in Finland.

All in all, none of the presented theoretical perspectives attracted clearly more support than any other. The identified educational interactions are somewhat in line with the idea that cohabitation is a looser bond than marriage in Finland, whereas the weak effects of homogamy in social-class origins point to the similarity of cohabitation and marriage. Although the logic behind the “double selection” hypothesis is intuitive, there was fairly weak support for it. The implication is that group boundaries play only a small role in the process of converting cohabitation into marriage, and that cohabitation does not, to any notable extent, serve as a stage from which homogamous couples proceed to marriage. Significantly, the results show that a detailed measurement of homogamy and heterogamy in which each partner combination constitutes a separate category is clearly advantageous over more crude
measures: whether or not socio-economic similarity or dissimilarity matters was strongly dependent on the combination in question, and the effects of heterogamy were often asymmetrical by gender.
The results of this thesis show that people tend to choose partners who are similar to themselves in terms of education and class background. Given the implication that advantageous and disadvantageous socio-economic conditions tend to accumulate in couple formation, socio-economic homogamy contributes to the social and economic inequality between families and households in Finnish society. The findings also confirm that educational homogamy is stronger than homogamy in social-class origins, which in turn is indicative of a modern, individualized society in which one’s own orientations and achievements influence one’s life-course more strongly than one’s social origins. However, similarity in socio-economic position is not a major factor in partner choice in all status groups: those in the middle of the socio-economic hierarchy display only a weak homogamy tendency, whereas homogamy is noticeably strong among the most highly educated individuals. These same tendencies are also reflected in the ways in which homogamy is associated with the likelihood that a cohabiting couple will separate: similarity in class background has only little effect on the risk of separation, whereas educational homogamy clearly increases cohabitation stability among the highly educated. In sum, the thesis shows that status barriers and cultural differences are of significance in both partner choice and the stability of cohabiting unions, even in the context of a comparatively egalitarian Nordic welfare state, and that differences based on achieved status are more decisive than those based on ascribed status.
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