Resources, Living Arrangements and Union Formation in the United States, the Netherlands and West Germany

Clara H. Mulder (University of Amsterdam), William A.V. Clark (University of California, Los Angeles) and Michael Wagner (Cologne University)

Correspondence:
Clara H. Mulder
University of Amsterdam
Department of Geography and Planning
Nieuwe Prinsengracht 130
NL-1018 VZ Amsterdam
The Netherlands
E-mail: C.H.Mulder@uva.nl
Phone: +31 20 525 4014

1. INTRODUCTION

Living arrangements of young people are changing in North-western Europe and North America. Cohabitation is increasing, though it is not nearly as frequent in the United States as in North-western Europe. Still, the increase in young people living alone outside the family home has changed the nature of union formation. While some form their first union from the family home, now many do so from an already existing independent unit. Thus, there are two major routes into the first union: directly from the parental home, and from a situation of singlehood (either in independent housing, or with roommates). Union formation, in this paper, is the entry into the first independent co-residential union with a marriage or cohabiting partner. This includes all first unions formed by moving into a home shared with a partner or by having a partner moving into a housing unit already occupied by a person, but it excludes unions formed inside the parental home (these unions start counting only after the couple move to independent housing).

Upon first union formation, young people experience changes in their lives. The formation of a co-residential union provides the young couple with the opportunity to spend more time together; to confirm the commitment to each other; to start a joint 'project', which might include family formation; and to pool individual resources. At the same time, the points of departure of those still living with their parents and those living independently differ. For those living with their parents is it also a move away from the 'feathered nest' of the parental home (compare Goldscheider & Goldscheider, 1999). The direct access to parental care and the sharing of the parents' resources as household members is exchanged for new financial and housekeeping responsibilities. In that sense, the changes accompanied with union formation are more radical for those living at home than for those living independently. These changes, however radical, are also desirable: they mark the transition to independence, which society, peers and parents expect to take place at some point in time. For those living already independently, the relationship to the parents is a much less relevant aspect of union formation. For these young people, companionship and pooled resources are traded against individual independence.

The difference in point of departure for union formation between those living at home and those living independently is likely to lead to a difference in the timing of union formation between these two living arrangements, even though it is not immediately obvious which direction this difference will have (see Theory section). It is therefore relevant to include the previous living arrangement in analyses of union formation. Inclusion of this factor is particularly important because of the rapid growth in the proportions of young people spending time outside the parental home before union formation. If this growth continues and the difference in union formation between those living at home and those living independently appears to be substantial, we may expect further change in union formation behavior in the near future.

There are a limited number of studies in which the influence of the previous living arrangement on union formation has been addressed. Some examples are the studies by Goldscheider & Waite (1987) for the United States; Liefbroer (1991), Liefbroer, Gerritsen and De Jong Gierveld (1994) and Manting (1994) for the Netherlands; and Berrington and Diamond (2000) for Britain. The findings from these studies are mixed: Some find a delaying impact of residential independence, others an accelerating impact. This is probably partly due to differences in the events under study (just marriage, or marriage and cohabitation) or the population under study (all those never-married, all those who had never formed a co-residential union, or only those who already had a steady dating relationship).

Union formation is known to be influenced by parental and individual resources. One of the obvious differences between those living with their parents and those living away is a difference in access to parental resources. The extent to which parents try to influence their children's timing of union formation, by strategically providing or withholding resources, might also differ. Differences in the impact of the young adult's own resources on union formation between those living with their parents and those living away may also be expected.

The issue of differences in the impact of resources on union formation between those living with their parents and those living independently was not taken up in the above-mentioned literature. Neither was it addressed in previous work on the impact of resources on union formation. Part of this literature explicitly focuses on union formation from the parental home (for example, Avery, Goldscheider & Speare, 1992; Mitchell, Wister & Burch, 1989; Whittington & Peters, 1996). In other work, no explicit restriction to those living in the parental home is made, but the theoretical reasoning seems to rely on the supposition that those forming first unions do so from the parental home. (One gets this impression, for example, from the paper by Axinn and Thornton, 1992). The less frequently this supposition is true, the more problematic it becomes to depart from theoretical reasoning relying on it. In this paper, therefore, we address the question to what extent the impact of parental and individual resources on union formation differs between those living at home and those living independently.

Most work on resources and union formation is restricted to a single country. A disadvantage of such a restriction is that some of the findings may be specific to that country, and that no insight is gained into the impact of different social economic contexts on the process of union formation. Particularly housing markets and social support systems may play an important role in the opportunities young people have for forming independent unions. We study the likelihood of first union formation in a given year in three countries: the United States, the Netherlands and West Germany (we leave out the Eastern part of Germany, because we extend our analyses to the period before 1989 when the political situation in East Germany was completely

different from that in the West). The Netherlands and West Germany are both social-welfare states, and they have different housing markets with varying degrees of social support for new households. The United States has only limited social support, and, outside of New York, almost no housing support.

We use data from the Panel Study of Income Dynamics for the United States, from two retrospective surveys for the Netherlands and from the German Life History Study. We focus on first union formation coinciding with residential independence. People who remain in the parental home after marrying or starting cohabitation are only counted as forming a union from the moment they form a separate household. The analyses are done using logistic regression models of person-years.[1]

2. THEORETICAL AND CONTEXTUAL BACKGROUND

In the literature, the issue of differences between previous living arrangements in the influence of resources on union formation has been addressed neither theoretically, nor empirically. However, various studies mentioned in the Introduction can help us develop theoretical arguments on this issue: studies in which the previous living arrangement has been included as an independent variable, and studies addressing the influence of individual and parental resources on union formation.

Unlike much of the previous work, we focus on union formation, regardless of whether it takes the form of marriage or unmarried cohabitation. There is a major substantive reason for studying both types of union formation together. As argued by Manting (1994, 1996) the meaning of cohabitation versus marriage is changing and differs between countries. In the Netherlands, cohabitation is now by far the most common way of starting a co-residential relationship and marriage is more frequently a change in legal status of an existing union than a true transition. Marriage without prior cohabitation is increasingly rare. In the United States, direct marriage is less rare; cohabitation is not as widespread as in the Netherlands, although it is becoming increasingly common. In West Germany, the prevalence of unmarried-couple households is more similar to the United States than the Netherlands, but cohabitation is even more common as first-union type than in the Netherlands (see Tables 1 and 2). Apparently, cohabitation is often short-lived in West Germany. In this situation, with different meanings of cohabitation and marriage in different countries and different periods, we think an international comparison best refers to the formation of actual co-residential unions regardless of their legal status. It should be noted that a distinction between marriage and cohabitation was also impossible because of data restrictions. In part of the data sets used, there was either no distinction between marriage and cohabitation or the number of unions formed was too small to perform separate analyses.

> Table 1 about here
> Table 2 about here

2.1 The previous living arrangement and union formation

[1] In many respects, this paper is a sequel to a previous paper in which we analysed leaving the parental home to live with a partner and to live without a partner in the same three countries (Mulder, Clark & Wagner, 2002). Compared with that paper, we now shift the focus to union formation rather than leaving home, and we extend the analysis to those union formations that take place from outside the parental home.

From the literature, three theoretical arguments on differences in union formation between those living with their parents and those living away from their parents can be derived.

The first argument stresses the difference in family-oriented attitudes between those living at home and those living away from the parents. This difference is supposedly caused by experience with non-family living, which provides those living away with independence and autonomy. This independence and autonomy are not easily given up (compare Berrington & Diamond, 2000; Goldscheider & Waite, 1987, 1991; Manting, 1994; Waite, Goldscheider & Witsberger, 1986). Based on this argument, a smaller likelihood of union formation among those living independently can be expected.

The second argument is based on the opportunities young people have for union formation. Those living independently can be expected to have better opportunities for union formation because they already have a place to live. Among them, those whose accommodation is suitable for two are able to invite their partner to move in. This reduces the cost and effort associated with household formation (Liefbroer, Gerritsen & De Jong Gierveld, 1994).

The third argument has to do with attractiveness on the marriage market. Those living away have shown their ability to run an independent household. This is an important skill for those wanting to form a union. According to Goldscheider and Waite (1991), this skill enhances the attractiveness particularly of males: Potential female partners will think the chances are greater to achieve a symmetrical division of household tasks when forming a union with a male with non-family living experience. The second and third arguments lead to a competing hypothesis, compared with the first: That those living away (particularly males) have a greater likelihood of union formation than those living with their parents.

The findings about the influence of the previous living arrangement on union formation from the existing studies are mixed. For the United States, Goldscheider & Waite (1987) found a delaying impact of non-family living (including both living away from the parents without a partner and unmarried cohabitation) on marriage, which was significant for females. For the Netherlands, Manting (1994) found that females living independently had a *higher* rate of union formation than those living with their parents. In contrast, Liefbroer, Gerritsen and De Jong Gierveld (1994) found a *lower* rate of union formation for those living independently than for those living with their parents (note that their study only included young people who had a steady dating relationship with someone from the opposite sex). Liefbroer (1991) found no significant effect on union formation, but a positive effect on unmarried cohabitation and a negative effect on marriage. For Britain, Berrington and Diamond (2000) found a strong positive effect on cohabitation for both men and women, a smaller negative effect on marriage for women, and hardly any effect on marriage for men.

2.2 Individual resources and union formation

According to Becker's (1991) classical argument, individual income potential should favour men's marriage and family formation, but discourage women's because of high opportunity cost. But, as argued by Oppenheimer, Kalmijn and Lim (1997), with a decreasing sex-specific division of labour within the family, career and income stability enhance the likelihood of marriage not only for men, but also for women.

Enrolment in education prevents people from marrying and forming families (Blossfeld & Huinink, 1991; Blossfeld & Jaenichen, 1992; Oppenheimer, 1988). For the United States (Thornton, Axinn and Teachman, 1995) and for Sweden (Hoem, 1986) a negative impact of enrolment was found not only on marriage, but also on cohabitation. It is therefore expected that the likelihood of union formation increases with the young adult's income and employment, and is small during educational enrolment.

For level of education (as opposed to enrolment), it is less obvious what to expect. On the one hand, level of education indicates income potential. On the other hand, high education has been argued to indicate a degree of non-traditionality (Liefbroer, 1991; Manting, 1994). The aspect of income potential would lead to earlier union formation (compare Oppenheimer, 1988) whereas the aspect of non-traditionality would lead to later union formation (and particularly later marriage). For the Netherlands and Flanders, Liefbroer and Corijn (1999) found a small delaying impact of educational attainment on union formation. For West Germany, Blossfeld & Jaenichen (1992) found no significant effect of level of education on entry into marriage. For the United States, Thornton, Axinn and Teachman (1995) found a positive impact on marriage for both men and women, but a negative impact on entry into cohabitation.

For those living away from the parents, owning a home might lead to a greater likelihood of union formation. This is because owner-occupied homes are usually larger and have a higher quality than rented homes (Mulder & Wagner, 1998). Home-ownership is also a sign of wealth and financial stability. In a study of men's transition to marriage, Lloyd and South (1996) indeed found a positive impact of home-ownership on this transition.

From the literature we cannot derive hypotheses on the difference between those living with their parents and those living away in the role of individual resources. One argument leads us to hypothesize a greater impact of individual resources for those who live with their parents. For them, union formation just requires the use of resources: From a situation in which the parents take care for them, they have to set up a new independent household. For those who already live independently, union formation also leads to an opportunity to pool resources with the new co-residential partner.

2.3 Parental resources and union formation

Parental resources are of major importance to young people's union formation. From the studies addressing the influence of parental resources, the research picture emphasizes that these resources lead to a delay in union formation, although less so with rising age of the young adults (Avery, Goldscheider & Speare, 1992; Axinn & Thornton, 1992; Mitchell, Wister & Burch, 1989; South, 2001; Whittington & Peters, 1996). Among the mechanisms causing this pattern, one is explicitly related to the situation in the parental home: The parental homes of resourceful parents might be more attractive, causing reluctance to leave among the young adults (Axinn & Thornton, 1992; Goldscheider & Goldscheider, 1999). Furthermore, those with affluent parents might have higher consumption aspirations and might therefore delay union formation (Axinn & Thornton, 1992; Easterlin, 1980). Wealthier and more highly educated parents might also attach more importance to prevent their children from an early marriage, and have better opportunities to do so. Conversely, once their children grow older, wealthy parents might use their resources to speed up their

children's marriage (Avery, Goldscheider & Speare, 1992; Axinn & Thornton, 1992; Waite & Spitze, 1981).

As long as young adults live with their parents, they are probably more dependent on parental resources, and have easier access to these resources. Furthermore, as long as their children live at home, parents probably exercise more control over them than once they have left. It seems reasonable, therefore, to expect that the importance of parental resources is greater for those living in the parental home than for those living away.

2.4 The context of union formation: Differences between the United States, the Netherlands and West Germany

In Esping-Andersen's (1999) classification of welfare regimes, the United States is a Liberal Market welfare regime. The Netherlands and West Germany are Conservative Continental European welfare regimes, although the Netherlands is closer to a Social-Democratic regime than West Germany. In accordance with the welfare regimes, the social support systems are variable across the three countries. While the Netherlands and Germany have some similarities in their social support systems, there are strong contrasts with the very low levels of support in the United States. State support should increase the likelihood of union formation, and decrease the importance of labor income and parental resources. We therefore expect to find the strongest influence of parental and individual resources in the United States, and the weakest in the Netherlands (compare Mulder, Clark & Wagner, 2002).

2.5 Other factors influencing union formation

Those living away from home are likely to be older than those living with their parents. To rule out this age difference, it is important to control for age in the analyses.

Within countries, the local availability and cost of housing differs. The degree of urbanization forms an important indicator of the availability and cost of housing. Particularly in the United States, housing is much more costly in urban areas. Furthermore, degree of urbanization might also indicate differences in traditionality. In more urbanized areas, people tend to marry later and choose to cohabit more often (Manting, 1994). We therefore expect a decreasing likelihood of union formation with increasing degree of urbanization.

In the United States, it is important to distinguish between the larger regions. The South, for example, is known as somewhat more traditional than the rest of the country and marrying directly from the parental home is somewhat more common there (Mulder & Clark, 2000).

It is also important to take account of temporal changes. Through time, the opportunity structure changes. Changes through time also include increases in real incomes and changing attitudes towards the timing of union formation.

3. DATA, METHODS AND VARIABLES

3.1 Data

Data from the Panel Study of Income Dynamics (PSID) for the United States, from two retrospective surveys for the Netherlands and the German Life History Study are used. A previous paper (Mulder, Clark & Wagner, 2002) described these data sets. Information given in the previous paper is only repeated here to the extent that it is needed to understand this paper. Also, additional information is given about the analyses of union formation from outside the parental home.

In all data sets, the timing of first union formation is measured as the first year in which the respondent reported living with a partner (either married or unmarried) in a household independent from that of the parents. We use the 1979-93 waves of the PSID. For the analyses of union formation from the parental home, we selected the person-years of young adults aged 18-35 who either live in the parental home or are in their year of leaving home to start living with a partner. For the analysis of first union formation independent of whether the respondents had left the parental home, we take the same respondents as in the analysis of leaving home and add the person-years when they have left home, but have not formed a marital or cohabiting union (or have formed one in the year preceding the interview). For the analysis of first union formation from outside the parental home, we subtract from this set all those person-years included in the analysis of union formation from the parental home. As a result, we have one full set of person-years for analysis, and two subsets for different starting points with regard to living arrangement (inside versus outside the parental home).

For the Netherlands and West Germany, we use data from retrospective surveys. From the respondents in these surveys, we use the information from age 18 up to or union formation (or up to age 35, if they do not experience these events). The data for the Netherlands were taken from two retrospective life history studies: the SSCW survey and the Netherlands Family Survey 1993. Together the samples contain some 4,000 respondents. The German Life History Study (GLHS) consists of several surveys among birth cohorts spaced ten years apart. The total number of respondents included in the analyses for this paper amounts to some 5500.

3.2 Methods

A first description of the process of union formation in the three countries uses hazard rates. These rates are calculated as the number of union formation events at a given age, divided by the average of the number of respondents at risk of forming a first union at the beginning of the year of observation and the number at risk at the end of that year. The difference between these two populations at risk consists of those forming a union in the given year and those lost for observation in that year (either upon the year of interview or, in the US data, upon dropping out of the panel); in the analysis of those living in the parental home, it also consists of those leaving home to live without a partner in that year.

To test our hypotheses, we use logistic regression of person-years as a method for discrete-time event history analysis (Yamaguchi, 1991). The dependent variable is the log-odds of the occurrence of a union formation event. In the model of union formation from the parental home, leaving home to live without a partner is treated as a censoring mechanism. Because the data sets are not comparable enough to allow for pooling into one set, we had to analyze the three data sets separately.

The PSID data are household data. Within one parental family, the data of all eligible young adults are used. In the majority of families (70 percent), data of more than one respondent are used. Because the observations for respondents within families are not independent from each other, the standard assumptions for the

calculation of standard errors are violated. The standard errors for the models based on PSID data were therefore corrected for the clustering of young adults within families (Huber-corrected standard errors; see Huber 1967). Such a procedure was not necessary for the Dutch and German data. The German GLHS data are individual data; not more than one person per household was interviewed. The Netherlands SSCW data contain information about both adult household members, but because we ran separate analyses for men and women this does not influence the standard errors.

For each of the three countries, and for males and females, separate models are presented of union formation in a given year for all respondents, respondents who live in the parental home, and respondents who have left the parental home. In order to assess whether differences in the impact of resources between those living at home and those living away were significant, additional models were estimated for all respondents. These models included not only the effects shown below, but also all interactions between resource indicators and a variable indicating whether the respondent had left home. The additional models are not shown.

3.3 Independent variables

The central variables in analyzing the probability of union formation are level of education, employment status, income, father's education, parental income and home-ownership, degree of urbanization and the temporal context. Level of education was measured in four categories for all three countries. In each country, the lowest level indicates completion of primary education and the highest level indicates completion of university, college or higher vocational education. The two middle categories are somewhat less comparable because of the differences in the educational systems. 'Employment status' indicates whether the respondents are in paid work, in full-time education, or otherwise not working. People who exit from the labor market in the year of union formation are given the status 'working' for that year, because some women might retreat from the labor market because of their marriage. Annual income was measured in 10000s of US dollars for the United States. For the Netherlands and West Germany we do not have direct income measures, but we have socio-economic status of the respondent's job measured according to the International Socio-Economic Index (Ganzeboom, De Graaf & Treiman, 1992). This index runs from 10 to 90 and was divided by 10 to obtain better readable parameters. People with unknown socio-economic status were assigned the average status; a separate dummy indicates whether missing substitution has taken place. The respondent's age was measured in seven small categories to acknowledge the different age profiles of union formation that may exist in the three countries.

The measurement of the father's education is similar to the respondent's, but for the Netherlands and West Germany we had to collapse some categories and add a category 'unknown' to account for the large number of missing values. Parental income and the father's socio-economic status are measured in the same way as those of the respondent. An interaction term for parental income (United States) or socio-economic status (the Netherlands and West Germany) by age (measured as a continuous variable) is added to test the hypothesis of a diminishing effect of parental resources by the young adult's age. For the United States, we have a measure for parental home-ownership and the value of the parents' home. For West Germany, we have parental home-ownership. For the Netherlands, parental home-ownership could not be included because it was not measured in the SSCW data.

Different measures were used for degree of urbanization. In the PSID, 'city size' stands for the number of inhabitants of the largest city or village in the respondent's county of residence. In the GLHS, respondents were asked to classify their place of residence as a house outside a village, a village, small town (up to 30,000 inhabitants), mid-size town (30,000 - 100,000 inhabitants) or large city (100,000 or more inhabitants). In the Dutch data the municipalities where the respondents lived were coded according to degree of urbanization (measured as address density).

The temporal context is expressed in a period variable in the US data, and in cohort variables in the German and Dutch data. In the PSID, a period approach is most compatible with the annual observations of the panel of respondents. In the retrospective Dutch and German data, a cohort approach is a somewhat more obvious choice. More importantly, in the GLHS cohorts are spaced ten years apart, which makes a period approach less feasible because in each period different age groups are observed.

Descriptive measures of the independent and dependent variables are in Table 3.

>Table 3 about here

4. RESULTS

The three countries have similar age profiles of union formation, with the highest rates for the respondents in their mid twenties (Figure 1). The rates are highest in the Netherlands and lowest in the United States. As Figures 2 and 3 show, this difference between the countries is most pronounced for union formation from the parental home. The results suggest that, at ages 22 and below, the rate of union formation for those living away from the parents is higher for the United States than for the Netherlands and West Germany. It should be noted, however, that the number of respondents already living away from the parents and forming unions at these young ages is small, so the estimates of the hazard rates are not very reliable.

>Figures 1, 2 and 3 about here

The multivariate results indicate that both individual and parental resources indeed matter less for those living away from home than for those living with their parents. The findings also indicate that, all else being equal, those living with their parents have a smaller likelihood of forming a union than those living away (it should be noted, however, that, for the United States, this is not found for women and that the parameter for this effect is not significant for men). This finding lends support to the idea that those living away have better opportunities for union formation, or are more attractive partners on the marriage market. The opposite hypothesis, derived from the idea that it is the difference in family-oriented attitudes that matters, is not supported. Remarkably, this finding differs from the bivariate finding for the Netherlands and West Germany (see differences in age-specific hazard rates between Figures 2 and 3).

Finally, the results support the hypothesis that parental resources matter most in the United States and considerably less in the Netherlands and West Germany.

4.1 United States

For the United States, a remarkable difference in the effect of level of education on first union formation is found between those who live in the parental home and those who have left home (Table 4). For those at home, higher levels of education are associated with a greater likelihood of union formation. For those young people, higher education apparently mainly stands for a higher income potential. For those away from home, the impact of higher levels of education is much smaller and tends to be negative for men. In contrast to the *level* of education that has been completed, *enrolment* in education is associated with few resources. It has a strong negative effect for those at home, and a much smaller impact for those away from home. For men, the same can be said about non-employment for other reasons than enrolment in education. For women, non-employment has a weak negative effect among those away from home, but a positive effect for those still at home. Possibly, this effect is due to a category of women who are not oriented towards the labour market but hope to find a partner to look after them. With the exception of non-employment of women, our hypothesis of a weaker effect of individual resources among those away from home is supported with regard to education and employment. This is not the case for individual income. Unexpectedly, the young adult's income has a negative effect on union formation for those living at home, which is significant for women. For those away from home, income has the expected positive effect. Possibly, for those at home it mainly counts whether one has an income of one's own at all, rather than what this income amounts to exactly. No significant effect of home-ownership is found. Men living with their parents seem to be less likely to form a union than men living away, which might indicate that they are indeed less attractive marriage partners. This effect, although not small, does not reach significance, however, so the evidence is not conclusive.

>Table 4 about here

For all indicators of parental resources, we find a consistently smaller impact for those living away from the parental home than for those still living at home. This confirms our hypothesis. For those living at home we find the expected negative impact of parental income that becomes smaller at higher ages (see interaction effect). A smaller and insignificant impact of parental income is found once the young adults have left home. From the additional models including interactions with the previous living arrangement (not shown), it was found that several differences in resource effects between previous living arrangements were significant. This was true of level of education, employment and enrolment status for both men and women, individual income and parental income for men, and father's level of education for women.

As expected, larger city sizes are associated with a smaller likelihood of union formation among those at home, particularly for men. This effect, too, is smaller for those who live independently. And even the period effect, indicating postponement of union formation among those living at home, is smaller and insignificant among those living independently.

4.2 the Netherlands

When comparing the impact of education and employment for the Netherlands with that for the United States, a first observation is that this impact is much smaller (Table 5). This finding confirms our hypothesis about the difference between welfare

regimes. It should also be noted that, for those living at home, the impact of level of education is opposite to that in the United States. In our previous paper, we suggested this might indicate that the resource effect of high education is overruled by a non-traditionality effect in the Netherlands (Mulder, Clark & Wagner, 2002). Just as in the United States, the effect of education and employment is smaller for those living independently than for those living with their parents. For men living at home, socio-economic status has the expected positive effect. This is not true for women and for those living away from the parents.

>Table 5 about here

Those living with their parents are significantly less likely to form unions than those living away. This finding lends support to the argument that those living away have better opportunities to form unions or are more attractive partners. Owners seem to be somewhat less likely to form unions than renters, but this difference is insignificant.

Not much impact is found of parental resources. This seems to indicate these resources are less important in the Netherlands social-welfare state than in the United States. A negative impact, however, is found for an unknown status of the father. This might indicate an impact of family structure; in many cases where the father's status is unknown this is caused by the fact that the father was not alive or absent when the respondent was 15 years old. This effect is not found for those living away from the parents.

The following differences in resource effects between the previous living arrangements were significant (result from additional models with interactions; not shown): Level of education and whether the father's status was unknown for both men and women; employment and enrolment status and whether the respondent's socio-economic status was unknown for women; father's socio-economic status for men.

Remarkably, the expected negative impact of degree of urbanization is only found for women living away from the parental home.

4.3 West Germany

As could be expected from the hypothesis on differences between welfare regimes, the findings on the effects of both individual and parental resources for West Germany are closer to those for the Netherlands than to those for the United States (Table 6). The indications of smaller resource effects among those who live away from the parents than among those who live at home, however, are less clear than in the other two countries. A remarkable example is the impact of non-employment for other reasons than enrolment in education. No indication whatsoever is found of a smaller impact of this factor for those not living with their parents.

>Table 6 about here

As in the Netherlands, those living with their parents are less likely to form unions than those living away. An unexpected negative effect is found of the young adult's home-ownership. In previous work, we have shown that home-ownership is strongly related to marriage and family formation in West Germany; stronger so than in the Netherlands (Mulder & Wagner, 1998). Possibly, those owning homes without

having formed a union are a selective category of people who are not very much inclined, or do not anticipate, to form unions or families.

For those living at home, home-ownership of the parents is also negatively associated with union formation. This finding supports the hypothesis of reluctance to move from a high-quality parental home. No impact of parental home-ownership is found for those living away from the parents.

The following differences in resource effects between the previous living arrangements were significant (result from additional models with interactions; not shown): Level of education and whether the parents owned a home for both men and women; the respondent's socio-economic status, the father's socio-economic status and whether the father's status was unknown for men.

5. CONCLUSIONS

This paper addressed the impact of differences between previous living arrangements (living in the parental home versus living away) on first union formation. Unlike most previous research, we did not just include the previous living arrangement in the analyses as a single variable, but we investigated differences between the living arrangements in the impact of individual and parental resources. Analyses were performed for three countries with different welfare regimes: the United States, the Netherlands and West Germany.

Those living with their parents were found to be less likely to form unions than those living away from their parents, at least after controlling for the other factors in our models. This finding lends more support to the interpretation that those living away have better opportunities for union formation, or are more attractive partners, than to an interpretation based on differences in family-oriented attitudes.

Many of our other findings are in line with the general hypothesis that individual and parental resources matter less to union formation for those living away from the parents than for those still living in the parental home. Furthermore, the results suggest that individual and parental resources matter less in Conservative Continental European welfare regimes than in the United States, a typical example of a Liberal Market welfare regime.

The international comparison was particularly instructive, not only because it permitted testing hypotheses on differences between welfare regimes, but also because it sheds light on other, partly unexpected differences between the countries. The impact of level of education, for example, appeared to be the opposite for people living with their parents in the United States compared with the two European countries. In West Germany, there was an unexpected negative impact on union formation of home-ownership of the young adult.

In our analyses of first union formation, we did not distinguish between marriage and unmarried cohabitation. Although we had good reasons for this decision, it might be interesting to explore the difference in legal status of the union in further work. If such works includes an international comparison, or observations over a longer period, it is important to address the issue of international and temporal differences in the meaning of cohabitation versus marriage (compare Manting, 1996).

In many Western countries, increasing proportions of those leaving the parental home do not immediately form a union, but start living independently or with roommates instead. If these proportions keep rising, one would expect a decreasing role of individual and parental resources in the timing of union formation. This is not to say that the impact of resources on the household formation of young adults

diminishes in general. As we have shown in a previous paper, individual and parental resources matter more to leaving home to live without a partner than they do to leaving home to form a union (Mulder, Clark & Wagner, 2002). So, we see an interesting shift in the role of resources in household formation. Whereas union formation is increasingly occurring from residential independence and is thus less influenced by resources than previously, resources now matter more in an earlier stage, namely, upon leaving the parental home for independence.

REFERENCES

Avery, R., Goldscheider, F., & Speare, A., Jr. (1992). Feathered nest/gilded cage: parental income and leaving home in the transition to adulthood. *Demography, 29*(3), 375-388.

Axinn, W. G., & Thornton, A. (1992). The influence of parental resources on the timing of the transition to marriage. *Social Science Research, 21*, 261-285.

Becker, G. S. (1991). *A treatise on the family. Enlarged edition*. Cambridge, Mass: Harvard University Press.

Berrington, A., & Diamond, I. (2000). Marriage or cohabitation: a competing risks analysis of first-partnership formation among the 1958 British birth cohort. *Journal of Royal Statistical Society A, 163*(2), 127-151.

Blossfeld, H.-P., & Huinink, J. (1991). Human capital investments or norms of role transition? How women's schooling and career affect the process of family formation. *American Journal of Sociology, 97*(1), 143-168.

Blossfeld, H.-P., & Jaenichen, U. (1992). Educational expansion and changes in women's entry into marriage and motherhood in the Federal Republic of Germany. *Journal of Marriage and the Family, 54*, 302-315.

Easterlin, R. A. (1980). *Birth and fortune; the impact of numbers on personal welfare*. New York: Basic Books.

Esping-Andersen, G. (1999). *Social foundations of postindustrial economies*. Oxford: Oxford University Press.

Ganzeboom, H. B. G., De Graaf, P., & Treiman, D. J. (1992). A standard international socio-economic index of occupational status. *Social Science Research, 21*, 1-56.

Goldscheider, F. K., & Waite, L. J. (1987). Nest-leaving patterns and the transition to marriage for young men and women. *Journal of Marriage and the Family, 49*, 507-516.

Goldscheider, F. K., & Waite, L. J. (1991). *New families, no families? The transformation of the American home*. Berkeley: University of California Press.

Goldscheider, F., & Goldscheider, C. (1999). *The changing transition to adulthood. Leaving and returning home*. Thousand Oaks, CA: Sage.

Hoem, J. M. (1986). The impact of education on modern family-union initiation. *European Journal of Population, 2*, 113-133.

Huber, P. J. (1967). The behavior of maximum likelihood estimates under nonstandard conditions, *Proceedings of the fifth Berkeley Symposium on Mathematical Statistics and Probability*. Berkeley, CA: University of California Press.

Liefbroer, A. C. (1991). The choice between a married or unmarried first union by young adults: a competing risks analysis. *European Journal of Population, 7*,

273-298.
Liefbroer, A. C., & Corijn, M. (1999). Who, what, where, and when? Specifying the impact of educational attainment and labour force participation on family formation. *European Journal of Population, 15*, 45-75.
Liefbroer, A. C., Gerritsen, L., & De Jong Gierveld, J. (1994). The influence of intentions and life course factors on union formation behavior of young adults. *Journal of Marriage and the Family, 56*, 193-203.
Lloyd, K. M., & South, S. J. (1996). Contextual influences on young men's transition to first marriage. *Social Forces, 74*(3), 1097-1119.
Manting, D. (1994). *Dynamics in marriage and cohabitation. An inter-temporal, life course analysis of first union formation and dissolution*. Amsterdam: Thesis Publishers/PDOD.
Manting, D. (1996). The changing meaning of cohabitation and marriage. *European Sociological Review, 12*(1), 53-65.
Mitchell, B. A., Wister, A. V., & Burch, T. K. (1989). The family environment and leaving the parental home. *Journal of Marriage and the Family, 51*, 605-613.
Mulder, C. H., & Wagner, M. (1998). First-time home-ownership in the family life course: a West German-Dutch comparison. *Urban Studies, 35*(4), 687-713.
Mulder, C. H., & Clark, W. A. V. (2000). Leaving home and leaving the state: Evidence from the United States. *International Journal of Population Geography, 6*(6), 423-437.
Mulder, C. H., Clark, W. A. V., & Wagner, M. (2002). A comparative analysis of leaving home in the United States, the Netherlands and West Germany. *Demographic Research, 7*(Article 17), 565-592.
Oppenheimer, V. K. (1988). A theory of marriage timing. *American Journal of Sociology, 94*(3), 563-591.
Oppenheimer, V. K., Kalmijn, M., & Lim, N. (1997). Men's career development and marriage timing during a period of rising inequality. *Demography, 34*(3), 311-330.
Raley, R. K. (2000). Recent trends and differentials in marriage and cohabitation: The United States. In L. J. Waite (Ed.), *Ties that bind. Perspectives on marriage and cohabition* (pp. 19-40). New York: Aldine de Gruyter.
South, S. J. (2001). The variable effects of family background on the timing of first marriage: United States, 1969-1993. *Social Science Research, 30*, 606-626.
Thornton, A., Axinn, W. G., & Teachman, J. D. (1995). The influence of school enrollment and accumulation on cohabitation and marriage in early adulthood. *American Sociological Review, 60*, 762-774.
Waite, L. J., & Spitze, G. (1981). Young women's transition to marriage. *Demography, 18*, 681-694.
Waite, L. J., Goldscheider, F. K., & Witsberger, C. (1986). Nonfamily living and the erosion of traditional family orientations among young adults. *American Sociological Review, 51*, 541-554.
Whittington, L., & Peters, H. E. (1996). Economic incentives for financial and residential independence. *Demography, 33*(1), 82-97.

Table 1. One-person households, unmarried couple households, and other households in the USA[1], the Netherlands[2] and West Germany[3] (row percentages by country).

	One-person households			Unmarried couple households			Other households		
	USA	NL	WG	USA	NL	WG	USA	NL	WG
1970	17.1	-	25.1	0.8	-	-	82.1	-	-
1972	18.3	-	26.6	-	-	0.6	-	-	72.8
1980	22.7	-	-	2.0	-	-	75.3	-	-
1992	25.1	-	33.7	3.5	-	4.2	71.4	-	62.1
1994	24.3	-	34.7	3.8	-	4.5	71.9	-	60.8
1996	25.0	32.6	35.4	4.0	8.5	4.9	71.0	58.9	59.7
1998	25.7	33.1	35.4	4.1	9.2	5.3	70.2	57.7	59.3
2000	25.5	33.4	36.1	4.5	9.7	5.5	70.0	56.9	58.4
2002	26.3	33.8	-	4.5	10.0	-	69.2	56.2	-

[1] Source: U.S. Census Bureau, Family and living Arrangements, 'Current Population Survey' and 'Census of Population'.
[2] Source: Statistics Netherlands.
[3] Source: for 1970: Census, for 1972: 'Die Famile im Spiegel der amtlichen Statistik', for 1992-2000: Statistiches Jahrbuch 2002 für die Bundesrepublik Deutschland.

Table 2. First union type of women before age 25 by birth cohort, USA[1], The Netherlands[2] and West Germany[3] (row percentages by country)

	No union by age 25			Marriage			Cohabitation		
	USA	NL	WG	USA	NL	WG	USA	NL	WG
1950-54	23	15	-	59	66	-	18	19	-
1955-59[4]	26	20	18	46	50	38	29	30	44
1960-64[5]	29	25	23	37	25	23	34	50	53
1965-69	32	23	-	31	66	-	38	56	-

[1] Source: Raley (2000; based on National Survey of family Growth, 1995)
[2] Source: SSCW and NFS (see Data section)
[3] Source: German Life History Study (see Data section)
[4] West Germany: 1954-1956
[5] West Germany: 1959-1961

Table 3. Frequencies and means of independent and dependent variables

	USA		Netherlands		West Germany	
	% (*mean*)	Std dev	% (*mean*)	Std dev	% (*mean*)	Std dev
Sex: Female[a]	47.1		49.8		49.3	
Education: Less than high school[b]/Primary[c,d]	22.4		12.9		59.4	
High school[b]/Lower secondary/lower vocational[c,d]	42.5		37.5		16.9	
Some college[b]/Higher secondary/middle vocational[c,d]	20.9		24.8		6.6	
College degree[b]/Higher vocational/ university[c,d]	14.2		24.8		17.0	
Daily activity: Working	44.2		55.5		69.9	
In education	31.2		34.4		6.0	
Other not working	18.2		10.1		24.2	
Income ($10,000s) [b]/ISEI[c,d]	*0.88*	*1.38*	*4.65*	*1.52*	*4.42*	*1.42*
Age group: 18-19	27.8		25.7		25.0	
20-21	21.6		23.6		22.1	
22-23	15.8		19.0		17.4	
24-25	11.1		12.5		12.8	
26-27	8.1		7.4		9.1	
28-30	8.2		6.4		8.1	
31-35	7.3		5.4		5.5	
Housing situation (renter = 0)	27.2		27.3		32.2	
Owner	2.9		1.9		2.9	
With parents	69.8		70.8		64.9	
Father's education: Less than high school[b]/Lower[c,d]	49.1		36.2		70.8	
High school[b]/Middle or higher[c]/Middle [d]	27.9		18.7		8.8	
Some college[b] /higher[d]	10.9				12.0	
College degree/Unknown[c,d]	12.0		45.1		8.3	
City size: under 10,000[b]/Urbanization: Countryside[c,d]	12.7		18.4		31.9	
10,000-24,999[b]/Weakly urbanized[c,d]	8.6		31.7		19.8	
25,000-49,999[b]/Urbanized[c,d]	7.6		21.9		15.9	
50,000-99,999[b]/Strongly urbanized[c,d]	11.3		28.0		32.4	
100,000-499,999[b]	23.9					
>=500,000[b]	35.8					
US Region: Midwest	24.7					
Northeast	17.1					
South	44.7					
West	13.4					
Parents' income ($10,000s) [b]/Father's ISEI[c,d]	*4.68*	*4.58*	*4.40*	*1.53*	*14.30*	*16.21*
Father's ISEI missing: 1			14.9		28.2	
Parents' housing tenure: Rent	33.1				48.4	
Owner, house value lower 33%[b]/Own[d]	29.3				51.6	
Owner, house value middle 33%[b]	19.4					
Owner, house value upper 33%[b]	18.2					
Birth cohort: 1930-39/1930[a]			17.5		18.2	
1940-49/1940			25.7		18.4	
1950-59/1950			34.2		17.4	
1955					24.0	
1960-69/1960			22.6		22.1	
Period: 1979-84	29.7					
1985-89	27.3					
1990-93	19.5					
Formed union: Not (yet)	93.7		90.1		90.6	
Yes	6.3		9.9		9.4	
N person years	40240		20492		31869	
N respondents	6328		2593		3860	

Percentages/means measured over person years; [a]Percentages measured over respondents; [b]US, [c]The Netherlands, [d]West Germany

Table 4. Logistic regression of union formation in a year, US

	All respondents		Respondents who live in the parental home		Respondents who have left the parental home	
	Males	Females	Males	Females	Males	Females
Education (less than high school = 0)						
High school	0.00	0.10	0.33 **	0.63 ***	-0.12	-0.03
Some college	-0.05	0.20 *	0.55 ***	1.01 ***	-0.45 ***	0.04
College degree	0.15	0.21	1.12 ***	1.21 ***	-0.19	0.16
Employment status (working = 0)						
In education	-1.76 ***	-1.25 ***	-2.45 ***	-2.79 ***	-0.51	-0.45 *
Other not working	-0.76 ***	-0.07	-1.32 ***	0.33 **	-0.56 ***	-0.23 *
Income/1000	0.16 **	0.34 ***	-0.13	-0.23 **	0.08 **	0.22 ***
Age group (18-19 = 0)						
20-21	0.83 ***	0.13	0.71 ***	-0.12	-0.29	-0.49 *
22-23	1.18 ***	0.21 *	1.15 ***	0.11	-0.17	-0.78 ***
24-25	1.14 ***	0.06	1.23 ***	-0.04	-0.41	-1.07 ***
26-27	0.95 ***	-0.21	0.62 **	-0.31	-0.50	-1.40 ***
28-30	0.89 ***	-0.70 ***	0.81 **	-1.07 ***	-0.62	-1.80 ***
31-35	0.12	-1.28 ***	-0.08	-1.89 ***	-1.33 ***	-2.33 ***
Housing situation (renter = 0)						
Owner	-0.02	0.07			0.18	0.25
With parents	-0.41	-0.01				
Father's education (less than high school = 0)						
High school	0.00	0.13	-0.02	0.39 ***	0.08	-0.05
Some college	0.06	0.09	-0.17	0.22	0.13	0.02
College degree	-0.14	0.01	-0.26	0.34 *	-0.01	-0.24
Parents' income/1000	-0.14 **	-0.13 ***	-0.21 *	-0.22 ***	-0.07	-0.09
Parents income by age	0.01 **	0.00 **	0.01	0.01 ***	0.00	0.00
Parents' tenure and house value (renter = 0)						
Owner, house value lower 33%	0.11	0.29 ***	0.10	0.39 ***	0.18	0.24 *
Owner, house value middle 33%	0.10	0.40 ***	0.28 *	0.61 ***	0.08	0.41 ***
Owner, house value upper 33%	-0.07	0.29 **	0.02	0.62 ***	-0.12	0.34 **
City size (under 10,000 = 0)						
10,000-24,999	-0.25 *	-0.15	-0.31 *	0.03	0.19	-0.21
25,000-49,999	-0.49 ***	-0.12	-0.71 ***	-0.16	-0.17	0.12
50,000-99,999	-0.27 **	-0.08	-0.39 **	0.07	0.16	0.01
100,000-499,999	-0.46 ***	-0.35 ***	-0.49 ***	-0.25	-0.15	-0.21
>= 500,000	-0.68 ***	-0.69 ***	-0.90 ***	-0.91 ***	-0.17	-0.36 **
Region (Midwest = 0)						
Northeast	-0.13	-0.09	-0.31 *	-0.02	0.16	-0.09
South	-0.09	0.10	-0.07	0.28 **	-0.09	-0.05
West	0.09	0.18	-0.29	0.30	0.30 **	0.08
Period (1979-84 = 0)						
1985-89	-0.19 **	-0.17 **	-0.29 **	-0.29 ***	-0.09	-0.02
1990-93	-0.26 ***	-0.21 **	-0.31 **	-0.60 ***	-0.19	0.18
Constant	-2.62 ***	-2.49 ***	-2.63 ***	-3.02 ***	-1.28 ***	-1.16 ***
-2 Log Likelihood	7096	7706	3104	3423	3367	3541
Wald Chi^2	677	524	338	316	120	237
df, *p*	32, 0.00	32, 0.00	30, 0.00	30, 0.00	31, 0.00	31, 0.00

* $p<0.10$; ** $p<0.05$; *** $p<0.01$

Table 5. Logistic regression of union formation in a year, The Netherlands

	All respondents		Respondents who live in the parental home		Respondents who have left the parental home	
	Males	Females	Males	Females	Males	Females
Education (primary = 0)						
Lower secondary/lower vocational	-0.14	-0.08	-0.22 *	-0.22 **	0.48 *	0.36
Higher secondary/middle vocational	-0.33 **	-0.18	-0.31 **	-0.26 *	-0.14	0.14
Higher vocational/University	-0.43 ***	-0.38 ***	-0.34 **	-0.52 ***	-0.07	0.00
Employment status (working = 0)						
In education	-0.27 ***	-0.54 ***	-0.34 ***	-0.60 ***	-0.24	-0.32 **
Other not working	-0.51 ***	-0.49 ***	-0.51 ***	-0.09	-0.59 **	0.17
Socio-economic status (ISEI)	0.02	-0.04	0.06 *	-0.06 *	-0.07	-0.02
Status unknown	-0.32	0.17	-0.18	0.08	-0.58	-0.88 *
Age group (18-19 = 0)						
20-21	1.73 ***	0.92 ***	1.86 ***	0.93 ***	0.56	0.80 ***
22-23	3.05 ***	1.32 ***	3.19 ***	1.33 ***	1.55 ***	1.27 ***
24-25	3.75 ***	1.31 ***	3.89 ***	1.48 ***	2.15 ***	1.30 ***
26-27	3.86 ***	0.94 ***	4.00 ***	1.17 ***	2.43 ***	0.93 **
28-30	3.55 ***	0.61 *	3.70 ***	0.43	2.24 ***	0.94 *
31-35	3.07 ***	-0.28	3.26 ***	-0.80	1.89 ***	0.51
Housing situation (renter = 0)						
Owner	-0.17	0.00			-0.31	-0.20
With parents	-0.33 ***	-0.32 ***				
Father's education (up to lower secondary = 0)						
Middle or higher	0.00	-0.16	-0.09	-0.07	0.09	-0.18
Unknown	0.10	-0.01	0.14	-0.02	0.06	-0.08
Father's socio-economic status	0.08	-0.04	0.04	-0.06	0.12	0.02
Fathers status by age	-0.01	0.01	0.00	0.02 *	-0.01	-0.22
Father's status unknown	-0.38 ***	-0.44 ***	-0.40 ***	-0.41 ***	0.09	0.00
Degree of urbanization (hardly urbanized = 0)						
Weakly urbanized	0.08	0.04	0.13	0.17	-0.04	-0.12
Moderately urbanized	0.10	-0.07	0.23 *	0.19	-0.10	-0.39 *
Strongly urbanized	-0.06	-0.10	0.08	0.16	-0.16	-0.33 *
Birth cohort (1930-39 = 0)						
1940-49	0.51 ***	0.41 ***	0.49 ***	0.57 ***	0.54 ***	0.24
1950-59	0.44 ***	0.73 ***	0.56 ***	0.93 ***	0.23	0.36 *
1960-69	0.47 ***	0.80 ***	0.60 ***	0.98 ***	0.20	0.49 **
Constant	-5.26 ***	-2.59 ***	-5.83 ***	-2.81 ***	-3.42 ***	-2.67 ***
-2 Log Likelihood	5837	5842	4290	4272	2056	2031
Improvement compared with null model, df, p	858, 26, 0.00	473, 26, 0.00	798, 24, 0.00	435, 24, 0.00	137, 25, 0.00	75, 25, 0.00

* $p<0.10$; ** $p<0.05$; *** $p<0.01$

Table 6. Logistic regression of union formation in a year, West Germany

	All respondents		Respondents who live in the parental home		Respondents who have left the parental home	
	Males	Females	Males	Females	Males	Females
Education (primary = 0)						
Lower secondary	-0.08	-0.11	-0.06	-0.02 *	-0.21	-0.20
Higher secondary	-0.21	-0.19	-0.31	-0.19	-0.28	-0.21
Tertiary	0.04	-0.46 ***	0.07	-0.70 **	-0.15	-0.38 **
Employment status (working = 0)						
In education	-1.07 ***	-0.82 ***	-1.11 ***	-0.59 **	-0.23	-0.54
Other not working	-0.71 ***	-0.57 ***	-0.67 ***	-0.27 ***	-0.66 ***	-0.50 ***
Socio-economic status (ISEI)	0.02	0.00	0.00	-0.05 *	0.03	0.03
Age group (18-19 = 0)						
20-21	1.62 ***	0.49 ***	1.48 ***	0.65 ***	2.19 ***	0.38 **
22-23	2.17 ***	0.78 ***	2.23 ***	1.05 ***	2.52 ***	0.57 ***
24-25	2.43 ***	0.62 ***	2.61 ***	1.07 ***	2.62 ***	0.43 **
26-27	2.56 ***	0.59 ***	2.87 ***	0.95 ***	2.73 ***	0.55 ***
28-30	2.22 ***	0.17	2.46 ***	0.34	2.55 ***	0.30
31-35	1.64 ***	-0.29	2.19 ***	0.22	2.02 ***	-0.35
Housing situation (renter = 0)						
Owner	-0.30 **	-0.71 ***			-0.51 ***	-0.74 ***
With parents	-0.44 ***	-0.45 ***				
Father's education (lower = 0)						
Middle	-0.17	-0.17	-0.19	-0.02	-0.08	-0.23
Higher	-0.32 ***	-0.08	-0.30 *	-0.05	-0.30 *	-0.07
Unknown	0.06	0.11	-0.03	0.08	0.07	0.18
Father's socio-economic status	0.01	0.01	0.02	-0.04	0.02	0.06
Fathers status by age	0.00	0.00	0.00	0.00	0.00	0.00
Father's status unknown	0.54	-0.47	-0.65	1.51	-0.96	-2.32 *
Parents owned a home	-0.28 ***	-0.22 ***	-0.36 ***	-0.30 ***	0.00	-0.04
Degree of urbanization (hardly urbanized = 0)						
Weakly urbanized	0.05	0.13	0.10	0.30 ***	0.07	-0.02
Moderately urbanized	0.11	-0.06	0.15	0.25 **	0.16	-0.25 *
Strongly urbanized	-0.10	-0.12	0.10	0.23 **	-0.18	-0.29 **
Birth cohort (1930 = 0)						
1940	0.14	0.28 ***	0.18	0.31 ***	0.09	0.36 **
1950	0.04	0.51 ***	0.27 ***	0.74 ***	-0.09	0.30 *
1955	0.38 ***	0.67 ***	0.72 ***	1.17 ***	0.25 *	0.27 *
1960	0.33 **	0.58 ***	0.83 ***	1.03 ***	-0.04	0.29 *
Constant	-4.41 ***	-2.17 ***	-4.62 ***	-2.52 ***	-4.18 ***	-2.17 ***
-2 Log Likelihood	9250	9045	6282	6090	3824	3534
Improvement compared with null model, df, p	884, 28, 0.00	480, 28, 0.00	759, 26, 0.00	404, 26, 0.00	201, 27, 0.00	112, 27, 0.00

* $p<0.10$; ** $p<0.05$; *** $p<0.01$

Figure 1. Hazard rate of union formation by age, United States, the Netherlands and West Germany, all respondents

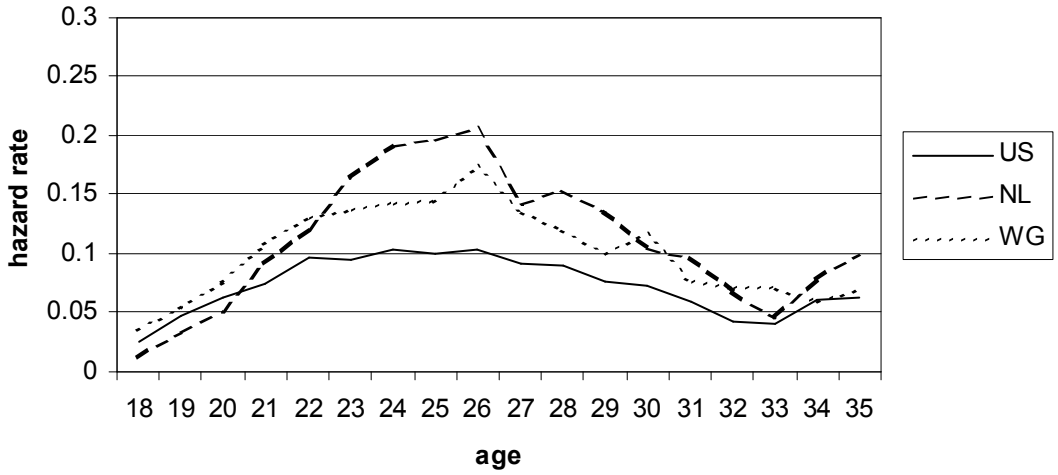

Figure 2. Hazard rate of union formation by age, United States, the Netherlands and West Germany, respondents living in the parental home

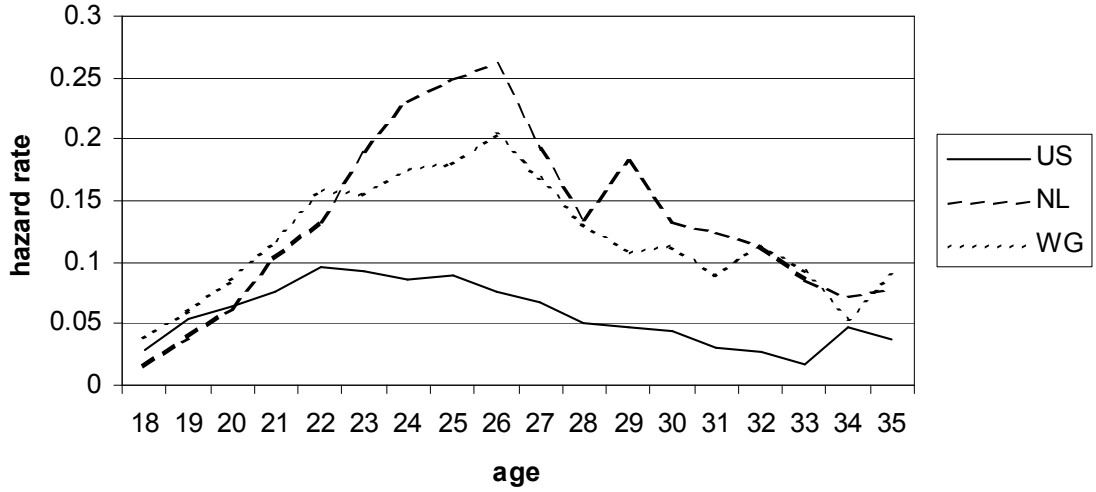

Figure 3. Hazard rate of union formation by age, United States, the Netherlands and West Germany, respondents living away from the parental home.