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AND COHABITATION IN EUROPEAN
COUNTRIES**

ABSTRACT. The paper deals with economic factors of marriage and cohabitation of women and men in European countries. Binary logistic regression on the basis of the sixth round of international comparison project European Social Survey (ESS6) held in 2012–2013 was used. An analysis has shown that the influence of economic factors of marriage and cohabitation is inherent, to a higher extent, in population of developed countries of Northern Europe. Great parts of dispersion of the influence of economic factors are more frequently traced among women than among men. The marriage and cohabitation of men in general is more successively determined by the level of total income. Instead, only cohabitation of men is determined more sequentially by availability of paid work. As in case with men, marriage and cohabitation of women is more determined by the level of total income. At the same time the cohabitation of women in some countries is determined by availability of paid work, in others – by a decrease of total income.

JEL Classification: Z130**Keywords:** marriage, cohabitation, economic factors, payable work, level of total income.**Introduction**

Structural delimitation in the society corrects essentially social behavior that reflects by far on different aspects of human interaction. Being in marriage is one of the objects of such correction. Marriage duration and quality are traditionally reckoned in the list of life chances affected essentially by economic factors. The economic factors acquire special importance in modern society in conditions of transformation of relations between men and women, since a normative component of marriage stops being strict. It is noticed that in the years of the newest economic crises, against a background of total decrease of social activity, people put off such vitally important decision as marriage for undetermined period, and give preference to informal cohabitation.

Sociologists are inclined to connect this phenomenon with the fact that less secured social groups can avoid marriage not for the reasons of principle but because of uncertainty of their own income. Marriage or life together, you know, foresees the purchase of new apartment or lease of lodging, and other material expenditures. At the same time changes in the normative system of regulation of gender relations also introduces its amendments into

economic determination of marriage. Thus the investigation of the effect of economic factors of marriage and cohabitation is important and urgent in gender dimension. Study of the influence of marriage and cohabitation factors is traced in numerous investigations, employment and income being distinguished among them. In particular, theoretical explanations of the phenomenon of a decrease of the level of marriages and increase of the number of divorces are connected with Parsons' functionalist theory which stated that a family based on the division of "sex roles" is optimal for societal stability, normal birth rate and children upbringing, instead, a tendency to more symmetrical economic parts of women and men will result in a decrease of benefit under getting married and will undermine the family solidarity (Parsons and Bales, 1955, p. 23). Later on these ideas were embodied in the conception of "marriage erosion", when a decrease of the number of marriages and simultaneously an increase of the number of divorces were perceived in the increasing economic role of women in the society (Becker, 1981; Espenshade, 1985). So, there appeared more recent contributions to the functionalist theory proposing reasons for the observed changes in marriage. These theories, besides the economic factor of income of young people, relate to the gains to marriage, sex ratio imbalances in the marriage market, and secular pressures of modernization. That is in addition to the economic explanation they emphasized the primacy of cultural change. At the same time they continued studying the influence of economic factors on the marriage of race and gender dimension (Farley, 1988).

Meanwhile, Valery Oppenheimer, called attention to socio-economic condition of men, a decrease of the level of marriage and main tendencies to the increase of marriage put-off or even giving up (Oppenheimer, 1982; Oppenheimer, 1988; Oppenheimer, 1994; Oppenheimer, 1997; Oppenheimer, Kalmijn, Lim, 1997; Oppenheimer, 2003). In Oppenheimer's findings the economic state of young people depends in many respects on microeconomic conditions, work availability or absence in particular. But these findings did not keep in mind a general tendency of marriage erosion, but accentuated a delay in getting married, while men made their career and accumulated labor experience. At the same time the author states that cohabitation, in contrast to marriage, does not require so many economic resources. Besides empirical proofs of Oppenheimer's findings, other American investigations as a whole support this version, finding out that bad economic prospects for men are marked by a delay in getting married. That was demonstrated on a series of indicators, i. e., the employment as such, instable employment, low income, career choice, etc. (Lichter, *et al.*, 1992; Clarkberg, 1999; Sassler and Schoen, 1999; 2011). In the United States, the income effect on marriage timing appears to be stable over time. Megan M. Sweeney compared two cohorts (born between 1950 and 1954 and born between 1961 and 1965) in the United States and found that in the cohort marrying during the 1980s and 1990s, men's income had an equally strong positive effect on the entry into marriage as in the cohort marrying during the 1960s and 1970s (Sweeney, 2002).

At first, Oppenheimer's theory is less suitable for explaining a situation in developed countries of Europe. That is due to the fact that in the countries with the policy of "general prosperity" high social security is more generous and universal than in the USA. Young people usually receive unemployment allowance. This helps support their welfare at a minimum level that allows bearing expenses for family creation. Investigations of Matthijs have proved a considerable influence of income on marriage formation. But, while analyzing a choice between cohabitation and marriage, it was found out that marriage in Europe is more sensitive to economic condition of men than cohabitation. It is more probable that unemployed men or those having temporary job will rather choose cohabitation than marriage. A young man who lives on the unemployment allowance remains an unclear candidate on the marriage market even if he has finances for maintaining family (Kalmijn, 2011). Thus a men's choice between marriage and cohabitation rather depends on availability

of work than on income. An analysis of the situation in Europe is based on data from the European Community Household Panel (ECHP). The ECHP was an annual panel survey held between 1994 and 2001. For the analyses in this article used data from 13 countries: Denmark, Finland, Germany, Austria, the Netherlands, Belgium, France, the United Kingdom, Ireland, Portugal, Spain, Italy, and Greece. Since then there have appeared such new tendencies as, e. g., a decrease of unemployment allowance in the EU states that is a direct outcome of the economic crisis. In spite of weighty achievements in the sphere of comprehending the influence of economic factors on marriage, gender aspects of this determination still remain unclear. Besides, the influence of these factors on marriage or cohabitation in the countries with different level of economic development and welfare system also remains unclear. For example, it is necessary to compare the Nordic countries and Southern Europe. Also, it is important to clarify the situation in Eastern Europe. Thus the main objective of the article is to reveal gender aspects of the influence of economic factors (paid work and income) on marriage and cohabitation in European countries.

Data and Method

The empirical base is formed by the massif of the sixth round of international comparison project European Social Survey (ESS6) held in 2012–2013. The survey of population in European countries by the most essential sociological indices is conducted every two years in all countries following a single program and a sample that represents adult population of European countries. In 2003 in Europe, there began an international consortium organized to conduct a new monitoring project called European Social Survey (www.europeansocialsurvey.org). Its first poll was carried out in 2002 and it plans to conduct regular polls every second year in the future. Work of the European Social Survey is coordinated by a committee headed by Prof. R. Jowell from Center for the Comparative Social Surveys in Great Britain. The committee coordinates methodological and organizational work to guarantee high standards of conduct in different countries and to make outcomes obtained in different countries comparable. Preparatory activity (development of the same research tools for all countries-members, general recommendations on sample planning, conduction of conferences and meeting of representatives from countries-members) is financed by the European Committee within the European Commission's Fifth Framework Program, and partly by the European Science Foundation. In the next rounds of research the project could join not only other EU countries, but also such countries as Ukraine, Russia, Israel, Turkey and Kosovo. So, speaking of European countries, we mean a cork context.

The European Social Survey is one of the best as to methodological substantiation among modern international comparative projects based on the highest methodological standards of modern empirical sociological studies. This makes it possible to expect a high quality of data collected by all national research groups and guarantees the highest possibility for real, comparative analysis of the data collected. Through the project archive on the Internet, the data collected by all national research groups becomes instantly available, without any restrictions, to the whole scientific and expert community of the world.

In each national study, a sampled population is people of the age of 15 and older. Each research team had to ensure an effective sample size – no less than 1500 respondents for countries with a population over 2 million, and 800 respondents for countries with a population less than 2 million. In each country, taking into account their specific sample design, they evaluated a design-effect as a basis for determination of sample size: the sample should ensure the same representation as a simple random sample of 1500 (or 800 if the country population is not large enough). Then, basing on preliminary estimation of the response level (the proportion of respondents in a planned sample which could be actually

found and which would agree for an interview), they determined the necessary sample size and the sample design was constructed.

The questionnaire of the European Social Survey consists of the core (stable monitoring part) being repeated in all waves of the survey and 2-3 blocks of questions (each block contains approximately 50 questions) related to a certain aspect included into only one wave. The core of the questionnaire includes indicators of trust in the main institutions, interest in politics and political activity, social and political orientations, attitude to the main social and moral values, social capital and social exclusion, well-being, security. Also, the monitoring part includes basic social and demographic information, such as the number of family members, education, employment and job, nationality, ethnic and religious affiliation, living conditions of family.

A model of binary logistic regression was used for clearing up the economic factors of marriage and cohabitation in Europe on the basis of ESS6 data. This method permits studying the influence of the factors on the dependent dichotomous variable. The dichotomous variable F9 was used as the dependent variable which represents in general the marriage or cohabiting of a respondent (respondent lives with husband/wife/partner): it adopts the values from 1 (for the group of those which gave the affirmative answer) to 0 (for those which gave the negative answer). Besides, the cohabiting index F10 (respondent cohabiting) was used as a dependent variable: it adopts values from 1 (for the group of those who gave the affirmative answer to determination "Living with my partner (cohabiting) – not legally recognized" and "Living with my partner (cohabiting) – legally recognized"), to 0 for the group of those who gave another answer.

Economic factors are presented as independent variable of paid employment and total income which I have picked up for the analysis.

Paid work: fictitious dichotomous variable which adopts the value 1 for those who have indicated in the answer to question F17c.: "And which of these descriptions best describes your situation (in the last seven days)?" the position "in paid work (or away temporarily) (employee, self-employed, working for your family business)", and the value 0 – for those which have not indicated this position.

Level of total income: household's total income, after tax and compulsory deductions according to universal 10-point scale formed after the survey (ten income range categories, each corresponding broadly to deciles of the actual household income range in each country).

Thus, the positive values of coefficients of independent variables mean a positive influence on dependent variables, while negative values mean a negative influence on the dependent variables.

The indicator Nagelkerke R Square has been analyzed to explain the influence of both factors in total. It is a certain analogue of determination coefficient in the model of linear regression equation which shows a part of the influence of all model predictors on dispersion of dependent variable. To find out the influence factors one should first of all draw attention to coefficients' significance (*sig.*) and then analyze the coefficients' values (*B*) of the formulated equations. The processing and statistical analysis of the data have been performed using the program package SPSS.

Achieved Results

Distribution of the parts of the general indicator (F9) of marriage and cohabitation (of those which live with a husband/wife/partner) does not demonstrate distinct typologies by the level of economic development of countries in general (see *Table 1*). One can only state that the greatest part (65% and above) of marriages and cohabitation is traced in Bulgaria, Cyprus,

Czech Republic, the Netherlands, Slovakia and Kosovo. At the same time the lowest part (near 50%) of marriage and cohabitation is traced in Hungary, Estonia and Russia.

Table 1. Distribution of the part of marriage and cohabitation in general and cohabitation part in particular in European countries, 2012-2013, %

| Country | Respondent lives with husband/wife/partner | Respondent cohabiting (not legally or legally recognized) |
|--------------------|--|---|
| Belgium | 60.7 | 19.5 |
| Bulgaria | 67.4 | 14.0 |
| Switzerland | 63.7 | 15.7 |
| Cyprus | 67.1 | 6.4 |
| Czech Republic | 65.6 | 11.3 |
| Germany | 62.7 | 15.2 |
| Denmark | 63.8 | 18.1 |
| Estonia | 53.5 | 28.5 |
| Spain | 62.5 | 16.0 |
| Finland | 61.4 | 23.5 |
| United Kingdom | 62.1 | 15.8 |
| Hungary | 52.1 | 20.5 |
| Ireland | 59.9 | 12.5 |
| Israel | 63.3 | 5.0 |
| Iceland | 62.6 | 33.5 |
| Netherlands | 67.2 | 13.9 |
| Norway | 63.8 | 25.0 |
| Poland | 60.3 | 4.8 |
| Portugal | 60.3 | 10.3 |
| Russian Federation | 56.7 | 11.8 |
| Sweden | 62.4 | 27.2 |
| Slovenia | 59.6 | 17.7 |
| Slovakia | 68.7 | 9.2 |
| Kosovo | 65.6 | 4.4 |

Source: own calculation based on European Social Survey (ESS6).

When taking into account the distribution of cohabiting parts only, the highest extent of such form of relations (20% and above) is mainly traced in North-European countries (except for Hungary, which was historically under the influence of Protestantism): Estonia (28.5%), Finland (23.5%), Iceland (33.5%), Norway (25%), and Sweden (27.2%). Moreover, in these countries part of cohabitation makes about a half or above of the total amount of those which live with a husband/wife/partner. The religious aspect and geographic location of these countries need paying attention not only to economic factors but also to the value-normative factors in the future. Formulation of equations of the binary logistic regression allowed comparing the parts of dispersion of the influence of economic factors, following Nagelkerke R Square index, on the dependent dichotomous variable of marriage or cohabitation among men in each European country (see *Table 2*). Relatively considerable dispersion indices (from 15% to 30%) of the influence of economic predictors on the dependent variable of marriage or cohabitation are traced in such countries as Denmark, Finland, the Netherlands, and Sweden. It may be asserted that economic factors take almost no influence on marriage of cohabitation of men in Spain and Slovenia. In the rest of the countries the dispersion indices are fixed within 10% and above.

Table 2. Logistic regression for a dependent variable representing marriage or cohabitation of men in European countries, 2012-2013

| Country | in paid work | | | household's total income | | | Nagelkerke R Square |
|--------------------|--------------|------|------|--------------------------|------|------|---------------------|
| | B | S.E. | Sig. | B | S.E. | Sig. | |
| Belgium | .227 | .160 | .155 | .206 | .035 | .000 | .081 |
| Bulgaria | -.171 | .190 | .368 | .113 | .029 | .000 | .030 |
| Switzerland | .360 | .190 | .058 | .107 | .036 | .003 | .035 |
| Cyprus | .756 | .248 | .002 | -.006 | .057 | .921 | .039 |
| Czech Republic | 1.241 | .187 | .000 | -.005 | .040 | .905 | .103 |
| Germany | .023 | .131 | .862 | .214 | .024 | .000 | .099 |
| Denmark | .351 | .235 | .134 | .379 | .042 | .000 | .291 |
| Estonia | .295 | .170 | .084 | .162 | .030 | .000 | .089 |
| Spain | .368 | .159 | .020 | .023 | .028 | .415 | .015 |
| Finland | -.456 | .169 | .007 | .452 | .036 | .000 | .268 |
| United Kingdom | .267 | .188 | .155 | .161 | .033 | .000 | .082 |
| Hungary | -.044 | .171 | .799 | .178 | .034 | .000 | .063 |
| Ireland | .186 | .164 | .255 | .226 | .038 | .000 | .088 |
| Israel | -.016 | .176 | .927 | .136 | .034 | .000 | .036 |
| Iceland | 1.074 | .267 | .000 | .070 | .044 | .112 | .096 |
| Netherlands | -.056 | .191 | .769 | .309 | .037 | .000 | .154 |
| Norway | .525 | .169 | .002 | .183 | .032 | .000 | .099 |
| Poland | .707 | .170 | .000 | .140 | .033 | .000 | .096 |
| Portugal | .291 | .274 | .289 | .238 | .077 | .002 | .075 |
| Russian Federation | .875 | .187 | .000 | .106 | .036 | .003 | .098 |
| Sweden | .282 | .168 | .093 | .304 | .031 | .000 | .215 |
| Slovenia | .281 | .221 | .203 | .053 | .044 | .231 | .014 |
| Slovakia | .359 | .246 | .145 | .208 | .050 | .000 | .099 |
| Kosovo | .851 | .202 | .000 | -.201 | .045 | .000 | .072 |

Source: own calculation based on European Social Survey (ESS6).

On the one hand parts of these equations are insufficient to consider the constructed model of economic determination as a completely prognostic one. It is clear that there are some other uneconomic factors of marriage or cohabitation of men in European countries. This fact requires further more extensive theoretical elaborations to form more adequate investigation instruments. But I had to use Nagelkerke R Square indicators to check the hypotheses concerning the economic factors of influence on the dependent variable.

The factor of paid work proved to be influential concerning men in such countries as Cyprus, Czech Republic, Finland, Iceland, Norway, Poland, the Russian Federation and Kosovo. Since positive values of coefficients we registered in most cases (except for Finland), this means a positive influence. The fact that men of these countries have paid work increases probability of their marriage or cohabitation. Instead, a negative value of the coefficient in Finland evidences for the inverse tendency. The fact that Finish men have paid work decreases paradoxically the probability of their marriage or cohabitation. These findings require further research. On the other hand, income effect has manifested in most countries of Europe, except for Cyprus, Czech Republic, Spain, Iceland, and Slovenia. Negative value of a significant coefficient (sig.) of the factor of total income has been fixed only in case with Kosovo. The factor of total income proved, to a certain extent, to be more distributed among European countries than the factor of paid work. Meanwhile, it should be kept in mind that in

case of the influence of both factors, one of them dominates. In particular in case of Norway, Poland and the Russian Federation parts of dispersion of the influence of each of them on the dependent variable were compared. The factor of paid work had the highest influence there.

Formulation of equations of the binary logistic regression allowed comparing the parts of dispersion of the influence of economic factors, following Nagelkerke R Square indicator, on the dependent dichotomous variable of marriage or cohabitation among men in each European country (see *Table 3*). Compared with marriage and cohabiting dispersion indices of the influence of economic predictors on the dependent variable of just cohabitation proved even less. Only in Czech Republic, Great Britain, Slovenia and Slovakia the dispersion indices reached 10% and above. Economic factors take almost no influence on cohabitation of men in Poland, Portugal, Russian Federation and Kosovo. In the rest of the countries the dispersion indices have been fixed within 3-8%.

Table 3. Logistic regression for a dependent variable which represents only cohabiting of men in European countries, 2012-2013

| Country | in paid work | | | household's total income | | | Nagelkerke R Square |
|--------------------|--------------|-------|------|--------------------------|------|------|---------------------|
| | B | S.E. | Sig. | B | S.E. | Sig. | |
| Belgium | 1.239 | .284 | .000 | -.045 | .054 | .407 | .064 |
| Bulgaria | 1.018 | .289 | .000 | -.080 | .044 | .072 | .038 |
| Switzerland | 1.114 | .423 | .008 | .075 | .059 | .203 | .049 |
| Cyprus | 3.171 | 1.162 | .006 | -.393 | .152 | .010 | .175 |
| Czech Republic | .974 | .414 | .019 | -.250 | .087 | .004 | .042 |
| Germany | .949 | .253 | .000 | -.085 | .044 | .052 | .033 |
| Denmark | .673 | .359 | .061 | -.281 | .060 | .000 | .083 |
| Estonia | .601 | .253 | .017 | -.025 | .046 | .585 | .019 |
| Spain | 1.039 | .265 | .000 | -.089 | .044 | .045 | .052 |
| Finland | .970 | .232 | .000 | -.225 | .048 | .000 | .061 |
| United Kingdom | 1.953 | .385 | .000 | -.067 | .048 | .160 | .110 |
| Hungary | .653 | .286 | .022 | -.138 | .056 | .015 | .039 |
| Ireland | 1.127 | .286 | .000 | -.156 | .060 | .009 | .057 |
| Israel | 1.676 | .653 | .010 | -.014 | .082 | .864 | .062 |
| Iceland | .946 | .411 | .021 | -.065 | .053 | .215 | .037 |
| Netherlands | 1.657 | .406 | .000 | -.076 | .060 | .204 | .073 |
| Norway | 1.282 | .324 | .000 | .006 | .044 | .888 | .057 |
| Poland | -.072 | .499 | .886 | -.008 | .095 | .930 | .000 |
| Portugal | .630 | .462 | .172 | -.202 | .127 | .113 | .025 |
| Russian Federation | .651 | .392 | .097 | -.025 | .064 | .695 | .012 |
| Sweden | 1.321 | .251 | .000 | -.143 | .045 | .002 | .077 |
| Slovenia | 1.054 | .414 | .011 | .147 | .069 | .035 | .101 |
| Slovakia | .027 | .612 | .965 | .449 | .123 | .000 | .122 |
| Kosovo | -.332 | .580 | .567 | -.028 | .150 | .854 | .005 |

Source: own calculation based on European Social Survey (ESS6).

In contrast to the results of the analysis of influence of economic factors on marriage or cohabitation, the factor of paid work proved most distributed as to its influence on marriage of European men. Only in Slovakia and Kosovo and in the already mentioned Poland, Portugal and Russian Federation it proved to be uninfluential. In cases when both factors were at first glance influential and significant the dispersion parts of each of them were compared.

As a result the advantage of the factor of total income in cohabiting of men was established only in such countries as Czech Republic, Denmark and Slovakia. The equal influence of the both factors was displayed, in general, only in such countries as Finland, Hungary, Ireland, Great Britain and Portugal. But it should be noted that negative values of coefficients of total income influence (Cyprus, Czech Republic, Denmark, Finland, Hungary, Ireland and Sweden) evidence that in these countries the probability of men's cohabiting increases with a decrease of the level of total income (since the coefficient level proved to be positive) is explained by the absence of influence of the factor of paid work.

Formulation of equations of binary logistic regression for dependent dichotomous variable of marriage or cohabitation of women has revealed the higher, compared with results concerning men, number of European countries where relatively weighed parts of dispersion of the influence of economic factors by the Nagelkerke R Square index have been fixed (see *Table 4*).

Table 4. Logistic regression for dependent variable which represents marriage and cohabitation of women in European countries, 2012-2013

| Country | in paid work | | | household's total income | | | Nagelkerke R Square |
|--------------------|--------------|------|------|--------------------------|------|------|------------------------|
| | B | S.E. | Sig. | B | S.E. | Sig. | |
| Belgium | .564 | .163 | .001 | .346 | .036 | .000 | .247 |
| Bulgaria | .081 | .155 | .598 | .172 | .024 | .000 | .095 |
| Switzerland | -.271 | .190 | .155 | .302 | .038 | .000 | .155 |
| Cyprus | .374 | .221 | .090 | .173 | .054 | .001 | .062 |
| Czech Republic | .725 | .172 | .000 | .178 | .036 | .000 | .123 |
| Germany | .117 | .131 | .372 | .294 | .026 | .000 | .174 |
| Denmark | .203 | .223 | .363 | .428 | .045 | .000 | .300 |
| Estonia | .080 | .146 | .584 | .379 | .028 | .000 | .285 |
| Spain | .049 | .166 | .768 | .161 | .030 | .000 | .063 |
| Finland | -.466 | .177 | .009 | .678 | .042 | .000 | .484 |
| United Kingdom | -.146 | .155 | .348 | .303 | .028 | .000 | .198 |
| Hungary | -.032 | .159 | .840 | .212 | .030 | .000 | .099 |
| Ireland | -.171 | .160 | .285 | .422 | .041 | .000 | .190 |
| Israel | .254 | .153 | .097 | .241 | .032 | .000 | .118 |
| Iceland | .032 | .261 | .903 | .231 | .047 | .000 | .123 |
| Netherlands | .004 | .186 | .984 | .385 | .037 | .000 | .258 |
| Norway | .025 | .184 | .892 | .358 | .037 | .000 | .236 |
| Poland | .463 | .164 | .005 | .214 | .032 | .000 | .124 |
| Portugal | .268 | .200 | .182 | .187 | .053 | .000 | .054 |
| Russian Federation | .288 | .128 | .025 | .203 | .024 | .000 | .109 |
| Sweden | -.326 | .195 | .095 | .489 | .038 | .000 | .375 |
| Slovenia | .320 | .218 | .142 | .295 | .046 | .000 | .166 |
| Slovakia | -.344 | .191 | .073 | .334 | .042 | .000 | .152 |
| Kosovo | -.221 | .294 | .452 | .028 | .046 | .539 | .002 |

Source: own calculation based on European Social Survey (ESS6).

It appeared that the dispersion indices from 20% to 48% of the influence of economic predictors on the dependent variable of women's marriage or their cohabitation with partner are mainly traced in such economically developed countries as Belgium, Denmark, Estonia, Finland, Great Britain, the Netherlands, Norway and Sweden. A rather high value of Nagelkerke R Square indicator in Finland, when a part of influence of economic factors of

marriage and cohabitation of Dutch women which may be explained as that based on logistic regression is almost 50%, is especially impressive. The dispersion indices within 10-20% have been fixed in such countries as Switzerland, Czech Republic, Germany, Ireland, Israel, Iceland, Poland, the Russian Federation, Slovenia and Slovakia. The lowest indices of dispersions (below 10%) have been fixed in the rest of countries. Economic indices do not almost influence marriage or cohabitation of women in Kosovo.

A positive influence of the level of total income on marriage or cohabitation of women in European countries has been fixed in absolute majority of the analyzed countries. Instead, the factor of paid work has displayed in several countries only. Thus, a positive influence of the paid work on marriage and cohabitation of women has been fixed only in Belgium, Czech Republic, Poland and the Russian Federation, while in Finland this influence proved negative.

Compared to marriage and cohabitation the dispersion indices (Nagelkerke R Square) of the influence of economic predictors on the dependent variable of exclusively women's cohabiting in each country proved to be scanty (see *Table 5*). The economic factors take almost no influence on women's cohabiting in Cyprus, Estonia, Poland and the Russian Federation.

Table 5. Logistic regression for dependent variable which represents only cohabitation of women in European countries, 2012-2013

| Country | in paid work | | | household's total income | | | Nagelkerke R Square |
|--------------------|--------------|------|------|--------------------------|------|------|---------------------|
| | B | S.E. | Sig. | B | S.E. | Sig. | |
| Belgium | 1.215 | .285 | .000 | .001 | .057 | .988 | .075 |
| Bulgaria | .313 | .260 | .229 | -.104 | .041 | .011 | .017 |
| Switzerland | 1.225 | .360 | .001 | .056 | .064 | .374 | .076 |
| Cyprus | -.434 | .546 | .427 | -.003 | .127 | .979 | .007 |
| Czech Republic | .823 | .348 | .018 | -.255 | .077 | .001 | .054 |
| Germany | .918 | .220 | .000 | -.068 | .039 | .085 | .041 |
| Denmark | .246 | .317 | .438 | -.232 | .065 | .000 | .055 |
| Estonia | .276 | .218 | .206 | .006 | .044 | .883 | .006 |
| Spain | .818 | .278 | .003 | -.060 | .047 | .205 | .030 |
| Finland | .608 | .221 | .006 | -.164 | .050 | .001 | .031 |
| United Kingdom | .927 | .244 | .000 | -.168 | .043 | .000 | .058 |
| Hungary | .130 | .271 | .631 | -.150 | .053 | .004 | .034 |
| Ireland | .490 | .253 | .053 | -.138 | .060 | .021 | .021 |
| Israel | .805 | .406 | .048 | -.041 | .072 | .570 | .019 |
| Iceland | .275 | .353 | .436 | -.164 | .061 | .008 | .055 |
| Netherlands | .942 | .323 | .003 | .053 | .061 | .387 | .049 |
| Norway | 1.163 | .303 | .000 | -.060 | .052 | .245 | .055 |
| Poland | .262 | .446 | .557 | -.002 | .087 | .982 | .002 |
| Portugal | .723 | .361 | .045 | -.395 | .120 | .001 | .070 |
| Russian Federation | .280 | .295 | .343 | -.080 | .057 | .161 | .008 |
| Sweden | .853 | .256 | .001 | -.132 | .049 | .007 | .039 |
| Slovenia | .764 | .327 | .020 | -.044 | .071 | .541 | .031 |
| Slovakia | -.101 | .377 | .788 | .181 | .087 | .038 | .025 |
| Kosovo | 1.865 | .571 | .001 | -.255 | .139 | .068 | .080 |

Source: own calculation based on European Social Survey (ESS6).

The factor of paid work exclusively for women's cohabitation prove extensive in such European countries as Belgium Switzerland, Germany, Spain, Israel, the Netherland, Norway,

Sweden, Slovenia, and Kosovo. Besides, when both factors were, at first glance, influential and significant, the dispersion parts of each of them on the dependent variable were compared. As a result the advantage of the factor of total income on women's cohabitation was established in such countries as Bulgaria, Czech Republic, Denmark, Finland, Great Britain, Hungary, Ireland, Iceland, Portugal and Slovakia. The minus values of the coefficients evidence for negative influence of this factor. That is the probability of women's cohabiting in these countries increases with a decrease of total income. And what is more, a negative coefficient of the influence of total income has been fixed in Slovakia, thus the probability of cohabitation of Slovakian women increases with the increase of total income.

Conclusions

The analysis has shown that the influence of economic factors of marriage and cohabitation is inherent to a higher extent among population of developed countries in Northern Europe. This is displayed indirectly by the large share of population in these countries which has chosen such form of family relations as cohabitation. The latter confirms the thesis that in the countries with the policy of "general welfare" high social security and unemployment benefit provide a certain level of well-being, but status on the marriage market remains undetermined. However, there is a new result: great parts of dispersion of the influence of economic factors are rather traced among women than among men.

A comparison of influence of the economic factors on marriage and cohabitation of European men, on the one hand, and just on cohabiting, on the other hand, has revealed an interesting tendency. Marriage and cohabiting of men is determined more sequentially by the level of total income. Instead, only cohabiting of men is determined more sequentially by availability of paid work. Thus men's marriage requires not only work but also stable and high income. Availability of work causes a phenomenon when men venture upon cohabitation only.

A comparison of influence of the economic factors on marriage and cohabitation of European women, on the one hand, and only on their cohabitation, on the other hand, has revealed both similar and different results. As in case with men, marriage and cohabiting of women are more consecutively determined by the level of total income. At the same time, in contrast to men, just cohabitation of women in a half of analyzed countries is determined by availability of paid work, and in the other half – by a decrease of total income. A more expressive picture of the effect of financial difficulties of European women on their disposition to cohabiting evidences that marriage in Europe is more sensitive to economic conditions not only among men but also among women. Just such significance of the factor of total income allows supposing that a low income of a woman becomes a higher barrier to marriage, than that among men. Meanwhile, the fact that the total income may include the undetermined part of a husband/wife/partner of a respondent leaves unclear the extent of the personal contribution of the wife and husband or cohabitants to this total income.

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