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Research Article

Does his paycheck also matter? The socioeconomic resources of co-residential partners and entry into parenthood in Finland

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Abstract

BACKGROUND
Previous research on fertility has focused on women, and less attention has been paid to men and couples.

OBJECTIVE
The aim of this study is to examine how the socioeconomic resources of cohabiting and married partners affect entry into parenthood in a relatively gender-egalitarian welfare society.

METHOD
The study is based on Finnish register data and uses event-history analysis to predict first births from both partners' socioeconomic characteristics.

RESULTS
The results show that each partner being employed (as opposed to studying) and having a higher income seems to encourage entry into parenthood. As compared to employed couples, either partner being currently unemployed or having recent spells of unemployment had very weak effects, whereas either partner being economically inactive seems to discourage childbearing. Although the resources of male partners also have an effect, the female partner's situation appears to be equally or even more influential. The effects of female partners' characteristics are almost as great when male characteristics are controlled as when they are not, and women's and men's characteristics do not interact with each other. Moreover, with regard to income and educational attainment beyond age 30, for example, the woman's resources have a stronger positive effect than the resources of the male partner.

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CONCLUSIONS
Together with several previous studies from the Nordic countries, this study lends support to the idea that the influence of women's and men's economic resources on family formation are perhaps much more symmetrical than conventional theories suggest.

COMMENTS
The significance of women's own resources, net of the male partner's resources, suggests that previous studies have not overestimated their positive impact.

1. Introduction

The prevailing assumption is that a man's positive economic prospects promote childbearing, whereas a woman's employment and economic success are less compatible with it and may therefore negatively affect fertility. Several recent studies nevertheless report a positive effect of women's employment on fertility (e.g., Andersson 2000; Hoem 2000; Kravdal 2002; Adsera 2011; Pailhé and Solaz 2012). It seems that the significance of each partner's economic activities and prospects depends on the degree of gender equality in the society, and on how couples divide paid work and unpaid care work. The majority of the studies reporting a positive effect of women's employment concern countries such as the Nordic states, which have high rates of labor force participation among mothers (Brewster and Rindfuss 2000; Engelhardt, Kögel, and Prskawetz 2004; Myrskylä, Kohler, and Billari 2009).

A limitation in previous studies on the socioeconomic antecedents of childbearing is that they overwhelmingly focus on women, even though the great majority of children are born to co-residential partners who usually make important decisions together. In an increasing proportion of unions in Western societies both partners are gainfully employed and provide for the family, and also expect to share domestic responsibilities. It is therefore relevant to incorporate the characteristics and situations of male as well as of female partners into the research.

Our study examined how the socioeconomic resources of co-residential partners and their interplay affect entry into parenthood, thereby aiming to contribute to a more comprehensive picture of the significance of the resources of women and men in the process of childbearing. We use Finnish register data that, exceptionally, include detailed information on all co-residential couples and comprise symmetrical data on the socioeconomic resources of each partner, thereby facilitating the couple-level analysis of factors that affect the propensity to have a first child. The inclusion of cohabitations is crucial: in Finland less than half of first births are to married couples (Statistics

Finland 2012a). In spite of its greater significance to the couple, less is known about entry into parenthood than about the birth of subsequent children. The few previous studies on fertility in other countries including data on both partners focus on the transition to second or higher-order births[3], or, in the case of first births, only include married couples (Kreyenfeld 2002; Köppen 2006; Andersson and Scott 2007; Dribe and Stanfors 2010; Santarelli 2011).

We unraveled the influences of several aspects of the socioeconomic resources of both partners: educational attainment, economic activity, and income. Our main questions were the following. How do these aspects of socioeconomic resources affect entry into parenthood? Do the resources of the male and the female partner have similar effects, or are the patterns gendered, as the established theories suggest? What is the role of each partner's resources when the female and male characteristics are examined in combination? Do the man's resources explain the effects of the woman's resources? And, do women's and men's characteristics interact with each other? For instance, do one partner's economic resources act as a buffer if the other partner's precarious employment situation or low income inhibits childbearing?

Finland provides an intriguing setting for the study. It is among the leading countries in terms of gender equality (Hausmann, Tyson, and Zahidi 2010). The employment patterns are very similar: women also tend to work full-time, and to stay in the labor force continuously until retirement age, just taking family leave when they have young children (Rissanen 2001; Rønsen and Sundström 2002). Many state policies are targeted at facilitating the combination of paid work and family, and encourage the sharing of parental responsibilities. Despite the strong fluctuations in the economy fertility levels in Finland are relatively stable and high by European standards, the TFR being 1.83 in 2011 (Statistics Finland 2012b). Nevertheless, postponement of parenthood is a prominent trend: in 2011 the mean age at first birth for women was 28, which is three years higher than at the beginning of the 1980s (Statistics Finland 1991, 2012b). Thus Finnish data offer the possibility to examine how gender, economic potential, and contemporary fertility dynamics are linked in a comparatively gender-equal and family-friendly Nordic welfare state.

[3] For example, cohabitations can be identified in Swedish and Norwegian register data only if there is a common child.

2. Theoretical views on socioeconomic resources, gender, and childbearing

The socioeconomic resources of young adults are believed to influence childbearing intentions in various ways. Entry into parenthood could be viewed as one transition to adulthood, others including union formation, finishing education, and entry into employment. Presumably, when considering whether and when to have children, young adults will try to assess whether or not they are ready to assume the responsibility of providing and caring for them, and how childbearing might affect their education, working lives, and wellbeing. Although the theoretical discussion reflects conflicting views on how the socioeconomic resources of each sex affect the transition into parenthood, the impact of women's earning potential has been the dominant theme in empirical research.

Micro-economic theories of fertility assume that higher levels of socioeconomic resources positively influence couples' childbearing, but also suggest that women's and men's resources have different effects (Becker 1960, 1993). To begin with, the greater the economic resources of the household, the more the family is able to invest in children, either by having more, or by providing them with a higher education or other benefits. Women's economic resources are presumed to have two opposing effects. On the one hand a woman's earnings contribute to the household resources and thus to the feasibility of having (more) children (i.e., the income effect), but on the other hand bearing and caring for children take her away from paid work, thereby increasing the opportunity costs of motherhood. It is assumed that the opportunity costs dominate for women, leading to a negative effect of her earnings potential on childbearing, whereas men's resources only have a fertility-promoting income effect, reflecting their role as the main breadwinner.

The microeconomic model has attracted strong criticism in recent decades. The assumption of a highly gendered specialization in paid and unpaid work is questionable in contemporary Western societies, in which women and men are increasingly similar in their working and domestic roles (see e.g., Oppenheimer 1994). Whether women's socioeconomic resources impede or encourage childbearing is likely to depend on the societal context (Thomson and Bernhardt 2010; Kreyenfeld 2010; Kalmijn 2011): the opportunity costs to women should be lower in gender-egalitarian societies that promote women's employment and in which it is usual for mothers to be employed than in homemaker-breadwinner societies. The Nordic welfare states, including Finland, are often considered forerunners in this respect. Women's employment rates are high, and reconciliation policies such as parental leave and child-care provision help women to combine paid work and childbearing. Many social-security benefits, including family provisions, contain an income-compensation element, and individual taxation schemes

support the two-earner family model, further encouraging young women as well as men to gain a foothold in the labor market before having children.

The impact of men's and couples' socioeconomic resources on childbearing has received much less attention. There has recently been growing interest in men's role in family formation, which may be in flux owing to the growth in partnered women's employment as well as increasing economic uncertainty. Financial insecurity, unemployment, and unstable employment are likely to create obstacles to family formation. It is assumed that their impact is more pronounced among men, given the traditional expectation that they are the sole or main providers in the family (Oppenheimer 1994; Mills and Blossfeld 2005). However, given the increasing economic power of women, it is quite likely that couples' childbearing decisions rather depend similarly on both partners' socioeconomic resources, and economic uncertainty on the part of either partner, for instance, may inhibit entry into parenthood.

2.1 Previous findings

The empirical research on socioeconomic resources and childbearing has largely concentrated on women, often leaving men and partnerships aside. There is abundant evidence of how prolonged education and study enrolment, as compared to being employed, postpone parenthood for both sexes (Hoem 1986; Blossfeld and Huinink 1991; Kravdal 1994; Liefbroer and Corijn 1999; Andersson 2000; Hoem 2000; Lappegård and Rønsen 2005; Winkler-Dworak and Toulemon 2007), whereas research on employment, income, and other economic resources is less conclusive and focuses mostly on women.

The relationship between educational attainment and childbearing, net of enrolment, is more complicated and the findings are inconsistent. Some studies report that having achieved a higher level of education negatively affects childbearing (Liefbroer and Corijin 1999; Kreyenfeld 2004), whereas according to others the likelihood of having a first child is greater among women with a higher education (Blossfeld and Huinink 1991, after controlling for the accumulation of career resources; Kravdal 1994; Lappegård and Rønsen 2005). A U-shaped impact has also been reported, those with a medium level of education having the lowest first-birth risks (Santow and Bracher 2001; Winkler-Dworak and Toulemon 2007). The divergent findings stem in part from the fact that educational level is likely to reflect several factors (such as differences in career orientation on the one hand and in resources and opportunities on the other) that have opposing effects on childbearing. The fertility-promoting effect of a higher education could also be attributable to selectivity, in that the more highly educated first postpone parenthood and then start to catch up (Kravdal

2001, 2007). Furthermore, the impact of educational attainment appears to be sensitive to the age groups studied and the model specification (Kravdal 1994; Kreyenfeld 2004).

Empirical studies exploring the link between women's employment and fertility also report conflicting results. According to a meta-analysis of studies on women's employment and childbearing, the association between employment and fertility varies considerably between countries, a negative gradient diminishing along the south-north axis and in more recent cohorts (Matysiak and Vignoli 2008). In countries in which the male-breadwinner model still dominates and women are expected to reduce their working hours or give up their jobs once they become mothers, their employment, as opposed to non-employment, tends to be associated with lower first-birth risks (Liefbroer and Corijn 1999; Winkler-Dworak and Toulemon 2007; Kreyenfeld 2010; Özcan, Mayer, and Luedicke 2010; Santarelli 2011).

Increasing compatibility between work and parenthood is likely to diminish the negative impact of women's employment on fertility. Accordingly, studies on the Nordic countries tend to find that women's employment or economic potential has an enhancing or at least not a markedly detrimental effect. There is evidence from Sweden, Denmark, and Finland of substantially elevated first-birth risks as income from earnings increases (Andersson 2000; Hoem 2000; Hank 2001; Vikat 2004; Andersson, Kreyenfeld, and Mika 2009), whereas in the case of Norway, Rønsen (2004) reports a negative effect of earnings on parenthood, and Kravdal (1994) an insignificant inverse U-shaped effect. A weaker but still positive effect at higher parities has also been reported (Andersson 2000; Vikat 2004; Andersson, Kreyenfeld, and Mika 2009). Further, according to a Swedish study (Santow and Bracher 2001) and another from Norway (Kravdal 1994), the accumulation of work experience increases first-birth rates until the third or fourth year of employment. It should be noted that, in the Nordic countries, women of childbearing age tend to be either students or in the employed or unemployed labor force, and that staying at home while not searching for work is rare or practically non-existent among the childless.

It is perhaps surprising, then, that unemployment, when compared to being employed, appears to have almost no effect or even a positive effect on entry into parenthood among Nordic women (Kravdal 1994; Andersson 2000; Hoem 2000; Hank 2001; Kravdal 2002; Andersson, Kreyenfeld, and Mika 2009). The positive effect appeared to be more pronounced in younger age groups among Swedish women however (Andersson 2000; Hank 2001), or, as in Norway (Kravdal 2002), restricted to the short-term unemployed. With regard to Finland, Vikat (2004) found that unemployment increased first-birth risks among young women with no education beyond the basic level.

Research on the factors affecting entry into parenthood among men is more limited. Enrolment in education is also reported to have a delaying effect among men

however (Liefbroer and Corijn 1999; Kravdal 2002; Tölke and Diewald 2003; Winkler-Dworak and Toulemon 2007), whereas the impact of educational level remains unclear. Recently the increasing interest in the consequences of economic uncertainty has inspired research on the impact of men's employment and career on fertility. Although several studies report that men's unemployment or insecure employment tends to delay parenthood (Liefbroer and Corijn 1999; Kravdal 2002; Tölke and Diewald 2003; Özcan, Mayer, and Luedicke 2010; Pailhé and Solaz 2012; Schmitt 2012), there is little research on how couples respond to either or both partners' poor economic prospects, for instance (see, however, Vignoli, Drefahl, and De Santis 2012 on first births, and Andersson and Scott 2007 on second and third births).

Studies on couples have established that omitting data on the (male) partner may produce misspecified results—either over- or underestimating the impact of the woman's own socioeconomic resources. For example, a study conducted among Dutch and Flemish couples reported a strengthening negative relationship between the educational attainment of women and first births when the male partner's education was taken into account (Corijn, Liefbroer, and De Jong Gierveld 1996). An analysis of second births among German couples showed that their partner's educational attainment largely accounted for the higher second-birth risks among highly educated women (Kreyenfeld 2002), whereas among Danish women the positive impact of education remained significant even when the partner's educational attainment was controlled for (Gerster et al. 2007). Moreover, it was found in a recent study on Italian couples (Vignoli, Drefahl, and De Santis 2012) that having a temporary employment contract discouraged entry into parenthood more when it concerned the male rather than the female partner, and that the risks of first birth were the highest among couples in which both partners had a permanent job. Furthermore, the man's high income had a stronger positive effect than the woman's income. In France the negative impact of the female partner's unemployment was strengthened when the partner's economic activity was considered (Schmitt 2012). In the case of Sweden however, Andersson and Scott (2007) found hardly any evidence of gendered patterns of second or third births, in that both partners' labor-force attachment and earnings were positively related to continued childbearing.

2.2 The present study

This paper contributes to previous research on the impact of socioeconomic resources on entry into parenthood in incorporating data on the resources of both co-residential partners. Given the results of previous research on family formation we expected to find, first, that the male partner's high level of resources encourages entry into

parenthood—with the exception that higher education first leads to postponement. Second, given the relatively gender-egalitarian Nordic context, we also assumed that the female partner's greater resources would tend to have a positive effect, although—owing to the gendered aspects of childbearing and childrearing—the respective effects might not be identical.

There are some theoretical pointers to the significance of each partner's socioeconomic resources for having a first child when they are examined jointly. On the one hand the male partner's resources may be more influential than those of the female partner. The two-earner family is the norm in Finland, but as mothers are much more likely than fathers to take family leave of one to three years after each childbirth (Lammi-Taskula 2007) the man's ability to provide may be more important when the couple is considering having children. The male partner's resources may also explain or modify the effects of the female partner's resources, the former meaning that the previously-reported fertility-promoting effects of women's greater resources at least partly reflect the fact that well-off women tend to have well-off partners, and the latter meaning that the male partner's resources may have a stronger positive effect on entry into parenthood when the female partner's economic resources are low and would otherwise lead to postponement of childbearing, for instance.

On the other hand, it may be that the female partner's resources are equally or even more influential than those of the male partner, and their effects are not explained or modified by the man's resources. There are several reasons why this might be the case. An independent economic status and having their own resources are cultural norms for Finnish women. Many prefer to finish their studies and find employment before having children because family formation could interfere with their schooling and launching of careers. Further, if a young woman has been employed for a while she will receive higher parental allowances, given that the amounts, like many other social-security benefits, are earnings-related. Finally, it seems likely that the high rates of union dissolution make it more important for women to have their own resources instead of depending on the male partner.

The analyses incorporated data on each partner's educational attainment, economic activity (current situation as well as recent history), and income, and one aim was to enhance understanding of socioeconomic differentials in fertility by disentangling the influences of each of these factors. The three measures reflect various dimensions of an individual's socioeconomic resources to varying degrees. Education is a human-capital investment that enhances opportunities and economic prospects in the long run. It is also likely to reflect various non-economic social and cultural resources and value orientations that might affect the likelihood that the partners will establish a stable family life. Economic activity captures the type of labor-force attachment and tends to affect material resources. The level of income, net of the other factors, is the most

straightforward measure of current financial resources. Several main-effect models are presented in order to describe the differentials with respect to each aspect of both partners' socioeconomic resources, to distinguish their respective independent effects and to reveal some pathways through which each one is related to the propensity to enter into parenthood. The analysis also covers various interactions between the resources of the two partners.

3. Data and methods

3.1 Data

The data were extracted from the Palapeli database compiled by Statistics Finland. The register covers the entire population of Finland from 1970 to 2000, and links data from a longitudinal population register and registers of employment, educational qualifications, and vital events, for example. It comprises data on individuals, unions, partners, and children up to 2003. The extract used here was an 11% sample of persons born before 1986, and their union and childbearing histories. The sample includes data on the timing of events (e.g., the formation and dissolution of unions and the births of children) to the precision of one month.

From 1987 onwards the register-based union histories cover not only marriages but also cohabitations. A special feature of Finnish registers is that they contain information on place of residence down to the specific dwelling, thereby enabling the linkage of childless and unmarried partners to co-residential couples. In the Palapeli data a co-residential union is defined as a couple comprising a male and a female registered as domiciled in the same dwelling for over 90 days, provided that they are aged 18 or over, are not close relatives (siblings or a parent and child, for example), and that their age difference is no more than 20 years, unless they have a common child. The inference of cohabitation starts from the beginning of the year in which the individual becomes 18 years of age.

The data for the study comprise women's unions formed between January 1988 and May 2003. If a woman had formed more than one union during this period, the first of them was included in the analysis. The selected unions were followed from their beginning, from the month the partners moved in together or married, whichever came first. Only unions in which both partners were born in Finland were included in the study for the sake of homogeneity, and because data on individuals born abroad are often deficient as regards the time preceding immigration.

The outcome event was the woman's first pregnancy leading to birth, measured as the date (i.e., the month and year) of the birth minus seven months. (The sample did not

include data on partners' children.) A union was dropped if the first pregnancy preceded its formation (2.3%). The remaining unions were right-censored at the woman's emigration, her 45th birthday, the death of either partner, separation or divorce, and May 2003. Separation was defined as the partners moving apart for a minimum of three months: a woman was taken not to have separated from her partner if she again lived with him within three months and had not formed another union in the meantime.

The rates of union dissolution were very high, especially with regard to cohabitations and during the early years (Jalovaara 2012a). In our first, descriptive analyses we also introduced childbearing and union dissolution as competing events. Given that patterns of entry into parenthood have been found to vary with age (e.g., Andersson 2000; Vikat 2004), most analyses were conducted separately among women aged 17–30 and 31–44. The two sets of analyses covered 43,649 and 9,104 unions contributing 1,324,956 and 577,985 months at risk and 21,923 and 3,485 entries into parenthood, respectively.

3.2 Measures of socioeconomic resources

The socioeconomic resources of both partners were measured in terms of educational attainment, economic activity, and income. All the measures are time-varying and lagged (by a month or a year, as described below), thus avoiding anticipatory analysis (Hoem and Kreyenfeld 2006). The sample distributions are presented in Table 1.

Educational attainment indicates the highest educational qualification achieved by each partner by the end of the previous month. Four levels are distinguished in the present analyses: (1) basic education (about nine years or less) includes persons for whom no data on post-comprehensive, non-compulsory education are registered; (2) secondary-level education, referring to occupational training with a duration of three or fewer years, or the matriculation examination (i.e., the final examination at the upper-secondary level, which gives eligibility for higher education); (3) the lowest tertiary level (taking ca. 2–3 years to complete after the secondary level); and (4) degree-level tertiary education, meaning Bachelor's, Master's and doctoral degrees from universities and polytechnics (reached 5–7 years after the secondary level).

The reference period for economic activity is the last week of the previous year. Four categories are distinguished for both partners: employed, student, unemployed job seeker, and inactive. Unemployed job seekers are those who, according to the Ministry of Labour's register, are available for and seeking work, and thus eligible for unemployment benefit. The residual group 'inactive', which is larger among men,

comprises persons on disability pension as well as conscripts[4], but also reflects hidden or unregistered unemployment (implying that the person is not registered as a job-seeker and thus not eligible for unemployment benefit, for instance). Full-time engagement in domestic work is virtually non-existent among childless Finnish persons of working age.

Table 1: Percentages of unions ever at risk of entry into parenthood in different categories, and the percentage of the total exposure period spent in those categories; indicators of socioeconomic resources. Finland, 1988–2003, unions of women aged 17–30 and 31–44

	Unions of women aged 17–30		Unions of women aged 31–44	
	Ever at risk	**Exposure**	**Ever at risk**	**Exposure**
The female partner's socioeconomic resources				
Educational attainment				
Basic	18.6	11.9	11.5	10.8
Secondary	60.9	54.5	34.9	37.5
Lowest tertiary	20.3	21.8	30.1	31.7
Degree-level tertiary	15.0	11.9	23.3	20.0
Economic activity				
Employed	76.2	63.3	87.2	82.5
Student	45.8	23.2	9.3	4.0
Unemployed job seeker	24.6	11.6	17.5	9.1
Inactive	5.3	1.9	8.2	4.3
Labor-force attachment in previous year				
Mainly employed	71.6	59.9	83.4	78.6
Mainly unemployed	19.5	10.2	16.0	8.9
Mainly outside labor force	54.9	30.0	23.2	12.5
Income (10 000s), mean	1.2		2.1	

[4] A military service of 6–12 months is mandatory for men in Finland. Here, conscripts include conscientious objectors.

Table 1: (Continued)

	Unions of women aged 17–30		Unions of women aged 31–44	
	Ever at risk	**Exposure**	**Ever at risk**	**Exposure**
The male partner's socioeconomic resources				
Educational attainment				
Basic	20.3	17.1	22.2	21.8
Secondary	60.2	58.0	39.2	41.6
Lowest tertiary	11.9	12.8	15.6	16.5
Degree-level tertiary	13.7	12.1	21.3	20.1
Economic activity				
Employed	79.4	70.4	85.5	81.6
Student	26.6	13.0	8.4	3.2
Unemployed job seeker	24.3	11.9	19.7	10.2
Inactive	15.0	4.6	10.3	5.0
Labor-force attachment in previous year				
Mainly employed	77.8	69.3	83.4	79.1
Mainly unemployed	20.7	10.9	16.0	9.9
Mainly outside labor force	39.8	19.8	23.2	11.0
Income (10 000s), mean	1.8		2.6	
Persons	43649		9104	
Months at risk		1324956		577985

The variable ‘Labor-force attachment in the previous year’ was constructed in order to complement information on economic activity and capture the potential effect of recent employment and unemployment history. Individuals were divided among the following categories based on data covering the numbers of months of employment and unemployment in the previous 12 months: ‘mostly employed’, ‘mostly unemployed’, and ‘mostly outside the labor force’.

The income variables are based on data on each partner's annual income subject to state taxation during the previous year. All taxable income, including earnings and

social-security benefits (such as government payments for unemployment, sickness, and disability, as well as parental leave benefits), is thus covered. In order to control for inflation the amounts were transformed into 2003 values using the cost-of-living index (Statistics Finland 2009). We experimented with various income representations and chose the following. In the main effect models we used a continuous measure of income in €10,000. We then used the following categories in presenting the interactions between the income of the female and the male partner (all in euros): 0–3,999; 4,000–9,999; 10,000–15,999; 16,000–21,999; 22,000–27,999; 28,000–33,999; above 34,000. We used sex-specific deciles in the supplementary analyses, given the higher income levels among men.

3.3 Control variables

All the models included four control variables (see Table 2 for the sample distributions). The female partner's age at union formation, collapsed into 14 categories, is the only time-invariant covariate. The female and male partners' ages are strongly correlated, and the male partner's age was not controlled for because the results were unaffected. Historical time is represented by the calendar period, collapsed into four categories: 1988–91, 1992–95, 1996–99, and 2000–03. A dummy variable referred to as union type indicates whether it was a consensual union or marriage, as of the end of the previous month. The fourth covariate describes the degree of urbanization of the couple's place of residence at the end of the previous year, and is based on Statistics Finland's classification of municipalities as urban, semi-urban, and rural, according to the proportion of residents living in urban settlements.

Table 2: Percentages of unions ever at risk of entry into parenthood in different categories, and the percentage of the total exposure period spent in those categories; control variables. Finland, 1988–2003, unions of women aged 17–30 and 31–44

	Unions of women aged 17–30		Unions of women aged 31–44	
	Ever at risk	Exposure	Ever at risk	Exposure
Age at union formation				
17−18	11.6	11.1	0.3	0.8
19−20	25.2	28.9	1.9	4.7
20−21	19.9	23.5	4.3	9.6

Table 2: (Continued)

	Unions of women aged 17–30		Unions of women aged 31–44	
	Ever at risk	**Exposure**	**Ever at risk**	**Exposure**
22−23	16.6	18.2	6.6	12.7
25−26	11.3	11.2	9.5	15.6
27−28	7.6	5.7	12.2	15.2
29−30	4.2	1.5	14.2	11.4
31−32	−	−	14.3	9.7
33−34	−	−	9.1	6.6
35−36	−	−	7.2	5.1
37−38	−	−	5.0	3.6
39−40	−	−	4.7	2.9
41−42	−	−	3.9	1.7
43−44	−	−	2.8	0.5
Period				
1988−1991	29.2	17.3	19.1	6.4
1992−1995	40.6	28.3	40.0	22.6
1996−1999	40.4	28.7	51.3	37.1
2000−2003	37.5	25.8	48.1	33.9
Union type				
Cohabiting	86.7	79.1	71.6	61.5
Married	27.1	20.9	37.7	38.5
Place of residence				
Urban	77.6	74.1	76.5	73.1
Semi urban	19.4	13.3	15.4	14.4
Rural	19.4	12.5	13.7	12.4
Persons	43649		9104	
Months at risk		1324956		577985

3.4 Methods

We used event-history methods and Stata software (StataCorp 2011) in the data analyses, and ordinary hazards (events per exposure time) and Kaplan-Meier failure (1-KM survival) estimators in the descriptive analyses. We also used cumulative incidences in calculating the cumulative probabilities of entry into parenthood and union dissolution, given that they are competing events[5] and 1-KM would overestimate the cumulative probability of each: they are functions of the hazards of the event itself and the competing event (Coviello and Boggess 2004).

Hazard regressions with a piecewise-constant hazard rate model (Blossfeld, Golsch, and Rohwer 2007) comprised the main method of analysis. Time since entry into the union was taken as the process time variable, and the baseline hazard was assumed to be constant within each one-year category of duration. The results are presented as hazard ratios. We applied the Bayesian information criterion (BIC) in the model selection.

4. Results

4.1 Union duration and entry into parenthood

According to Kaplan-Meier probability, 85% of the couples became first-time parents during the first 15 years of their unions. However, as much as a third of the unions in the follow-up dissolved before a first pregnancy, and cumulative probability of first birth is much lower when entry into parenthood and separation are treated as competing events (Appendix Figure 1): during the 15 years, the probability of having entered into parenthood reached 52%, whereas that of having separated was 41%. The probability of either having a child or separating reached 93%.

4.2 The baseline hazards and the effects of the control variables

Table 3 shows the baseline hazards per year as well as the hazard ratios for the control variables. The results are from models that only include these four variables, fitted separately for the two age intervals. The baseline hazard remains at least twice as high

[5] Competing risk is defined as an event whose occurrence precludes or alters the probability of occurrence of a main event under examination; unlike censoring, which merely obstructs us from viewing the event (Coviello & Boggess 2004).

for the unions of younger women (17–30 years of age) than for those of older women (31–44 years of age).

Table 3: The effects of the control variables from a model including only the control variables; hazard ratios and 95% confidence intervals; and absolute baseline hazards for years since entry into union. Finland, 1988–2003, unions of women aged 17–30 and 31–44

	Unions of women aged 17–30		Unions of women aged 31–44	
Years since entry into union (absolute baseline hazards per year)				
0	0.181		0.056	
1	0.179		0.055	
2	0.175		0.054	
3	0.179		0.054	
4	0.184		0.056	
5	0.162		0.055	
6	0.165		0.056	
7	0.167		0.057	
8	0.149		0.066	
9	0.145		0.055	
10	0.124		0.062	
11	0.181		0.049	
12	---		0.050	
13	---		0.052	
14	---		0.036	
15	---		---	
Age at union formation				
17−18	1.19***	(1.13–1.26)	0.16**	(0.05–0.51)
19−20	0.95*	(0.90–0.99)	0.21***	(0.14–0.32)
20−21	0.94**	(0.89–0.98)	0.56***	(0.46–0.68)
22−23	0.99	(0.95–1.04)	0.66***	(0.56–0.78)
25−26	1		1	
27−28	1.12***	(1.05–1.19)	1.40***	(1.23–1.60)
29−30	1.22***	(1.11–1.36)	2.58***	(2.27–2.93)
31−32			3.02***	(2.66–3.43)
33−34			2.33***	(2.01–2.69)
35−36			1.99***	(1.69–2.34)
37−38			1.11	(0.89–1.39)

Table 3: (Continued)

	Unions of women aged 17–30		Unions of women aged 31–44	
39−40			0.76	(0.57–1.02)
41−42			0.45**	(0.28–0.71)
43−44			0.26*	(0.08–0.81)
Period				
1988−1991	1		1	
1992−1995	0.97	(0.94–1.01)	0.75***	(0.67–0.84)
1996−1999	0.77***	(0.74–0.80)	0.68***	(0.60–0.77)
2000−2003	0.58***	(0.55–0.61)	0.59***	(0.52–0.68)
Union type				
Cohabiting	1		1	
Married	2.56***	(2.49–2.64)	1.94***	(1.81–2.07)
Place of residence				
Urban	1		1	
Semi urban	1.10***	(1.05–1.14)	0.93	(0.84–1.02)
Rural	1.15***	(1.10–1.19)	0.96	(0.87–1.07)

---: Not shown; the number of unions ever at risk ≤ 60.
***Significant at the 0.001 level; **significant at the 0.01 level; *significant at the 0.05 level.

In the younger age group the woman's age at union formation has only a weak effect. Among the older women, having entered the union at a young age decreases the childbearing hazard: those who were still childless after the age of 30, despite having entered into the union long before, were probably selected in terms of factors predictive of a low hazard of childbearing, in that union at least. Unsurprisingly, the childbearing hazard is also low among those who formed the union at around the age of 40. In contrast, women just beyond the age of 30 who had recently formed a union entered into parenthood at a relatively high rate.

The hazard of entry into parenthood among co-residential couples decreases towards more recent calendar periods. This is likely to reflect at least two factors. First, the period change reflects the overall postponement of parenthood. Second, the decrease may reflect a weakening of the link between union formation and childbearing. Young adults in contemporary Finland form and dissolve unions at a high rate (Jalovaara 2012a, 2012b), and it seems likely that an increasing proportion move in with a partner without any plans to have children in the foreseeable future.

A married status has impressive positive effects on entry into parenthood. Many children are eventually born and raised by cohabiting parents, but, with regard to timing, the link between marriage and childbearing is still strong in Finland: among those who do get married the event is a strong signal that they intend to have a child in the near future (see also Hoem, Jalovaara, and Mureşan 2013). There is an increase in the rate of entry into parenthood among those in the younger age group residing in a rural area. The effect is negative but statistically insignificant in the older age group, probably reflecting selection.

4.3 The main-effect models: Socioeconomic resources and entry into parenthood

The models describing the associations between socioeconomic resources and entry into parenthood were fitted separately for the two age intervals. Table 4 summarizes the results pertaining to the younger women (aged 17–30) and Table 5 those for the older women (aged 31–44). The results of the introductory models, referred to as 'Basic Models', are shown for the socioeconomic indicators. Each Basic Model includes only the indicator in question and the control variables (age at union formation, period, union type, and place of residence). Model A includes the control variables as well as the educational attainment, economic activity, and labor-force attachment (in the previous year) of the female partner, and her income is added in Model B. Models C and D include the corresponding variables pertaining to the male partner. In Model E both partners' resources are added in the same model. In order to save space, and because the patterns are described above, neither the baseline hazards nor the effects of the control variables are shown in these tables.

With regard to educational attainment there were opposing effects among the younger (Table 4) and the older (Table 5) women. This general pattern follows the expected trend in that a higher education initially leads to the postponement of family formation, but this effect diminishes with age. In the case of the younger women the pattern is reverse J-shaped: the rate of entry into parenthood is highest among those with no education beyond the compulsory basic level and lowest among those at the secondary level, with the university level falling in between. As far as the male partner's educational attainment is concerned, the rate of entry into parenthood is also highest at the basic level, but there are no clear differences between the other levels. The associations are notably robust to the controls for the other socioeconomic variables.

Table 4: Entry into parenthood by couples in different categories: Hazard ratios, and 95% confidence intervals for model E. Finland, 1988–2003, unions of women aged 17–30[a]

	Basic models[b]	Model A	Model B	Model C	Model D	Model E	
The female partner's socioeconomic resources							
Educational attainment							
Basic	1	1	1			1	
Secondary	0.75***	0.76***	0.77***			0.80***	(0.76–0.83)
Lowest tertiary	0.82***	0.81***	0.81***			0.85***	(0.80–0.89)
Degree-level tertiary	0.84***	0.84***	0.82***			0.88***	(0.83–0.94)
Economic activity							
Employed	1	1	1			1	
Student	0.74***	0.78***	0.79***			0.81***	(0.77–0.85)
Unemployed job seeker	1.03	1.04	1.05*			1.05	(1.00–1.10)
Inactive	0.82***	0.82***	0.85**			0.84**	(0.75–0.93)
Labor force attachment in previous year							
Mainly employed	1	1	1			1	
Mainly unemployed	0.99	0.97	0.99			0.98	(0.93–1.03)
Mainly outside labor force	0.82***	0.94**	0.96			0.98	(0.94–1.02)
Income	1.06***		1.05***			1.04***	(1.03–1.05)

Table 4: (Continued)

	Basic models[b]	Model A	Model B	Model C	Model D	Model E	
The male partner's socioeconomic resources							
Educational attainment							
Basic	1		1	1	1		
Secondary	0.82***		0.83***	0.83***	0.86***	(0.83–0.89)	
Lowest tertiary	0.81***		0.82***	0.82***	0.84***	(0.80–0.88)	
Degree-level tertiary	0.80***		0.81***	0.80***	0.82***	(0.78–0.87)	
Economic activity							
Employed	1		1	1	1		
Student	0.76***		0.81***	0.82***	0.86***	(0.81–0.90)	
Unemployed job seeker	1.08***		1.05	1.05*	1.06*	(1.00–1.11)	
Inactive	0.96		0.98	0.99	1.01	(0.94–1.08)	
Labor force attachment in previous year							
Mainly employed	1		1	1	1		
Mainly unemployed	1.08**		1.03	1.04	1.04	(0.99–1.10)	
Mainly outside labor force	0.85***		0.92**	0.94**	0.95*	(0.91–1.00)	
Income	1.02***			1.02***	1.01***	(1.01–1.02)	

[a] All the models include the four control variables: woman's age at union formation, period, union type, and place of residence.
[b] The basic models include only the control variables and one socioeconomic indicator at a time.
***Significant at the 0.001 level; **significant at the 0.01 level; *significant at the 0.05 level.

Educational attainment shows a strong and consistently positive effect in the unions of women over 30 years of age. The association weakens somewhat when the female partner's economic activity and the male partner's socioeconomic characteristics are controlled for, but is also strong in the last model (Model E): all other factors being equal, the rate of entry into parenthood doubles between the lowest and the highest educational categories. The male partner's education also has a positive effect, but it is weaker than that of the female partner.

Table 5: Entry into parenthood by couples in different categories: Hazard ratios, and 95% confidence intervals for model E. Finland, 1988–2003, unions of women aged 31–44[a]

	Basic models[b]	Model A	Model B	Model C	Model D	Model E	
The female partner's socioeconomic resources							
Educational attainment							
Basic	1	1	1			1	
Secondary	1.49***	1.44***	1.43***			1.38***	(1.19–1.60)
Lowest tertiary	2.07***	1.92***	1.90***			1.76***	(1.51–2.05)
Degree-level tertiary	2.53***	2.37***	2.32***			2.07***	(1.77–2.43)
Economic activity							
Employed	1	1	1			1	
Student	0.61***	0.63***	0.64***			0.64***	(0.51–0.80)
Unemployed job seeker	0.76***	0.87	0.88			0.91	(0.77–1.08)
Inactive	0.37***	0.45***	0.46***			0.50***	(0.38–0.66)
Labor force attachment in previous year							
Mainly employed	1	1	1			1	
Mainly unemployed	0.76***	0.96	0.97			1.00	(0.85–1.19)
Mainly outside labor force	0.75***	0.96	0.97			0.98	(0.86–1.11)
Income	1.03***		1.02***			1.02**	(1.01–1.03)

Table 5: (Continued)

	Basic models[b]	Model A	Model B	Model C	Model D	Model E	
The male partner's socioeconomic resources							
Educational attainment							
Basic	1			1	1	1	
Lowest tertiary	1.67***			1.59***	1.58***	1.40***	(1.25–1.58)
Degree-level tertiary	1.81***			1.71***	1.71***	1.42***	(1.27–1.59)
Economic activity							
Employed	1			1	1	1	
Student	0.95			0.94	0.94	0.95	(0.78–1.16)
Unemployed job seeker	0.74***			0.89	0.89	0.93	(0.79–1.09)
Inactive	0.57***			0.62***	0.63***	0.77*	(0.62–0.96)
Labor force attachment in previous year							
Mainly employed	1			1	1	1	
Mainly unemployed	0.71***			0.85	0.85	0.88	(0.75–1.05)
Mainly outside labor force	0.85**			1.03	1.04	1.03	(0.90–1.18)
Income	1.01**				1.00	1.00	(0.98–1.01)

[a] All the models include the four control variables: woman's age at union formation, period, union type, and place of residence.
[b] The basic models include only the control variables and one socioeconomic indicator at a time.
***Significant at the 0.001 level; **significant at the 0.01 level; *significant at the 0.05 level.

The economic-activity variable (giving employment status during the last week of the previous year) shows consistent differentials, although labor-force attachment in the previous year was also taken into account. Compared to being employed, being a student tends to lower the rate of entry into parenthood (although in the older age group the negative effect of the male partner's student status is not significant). Interestingly, the effect of the female partner's student status remained practically unaffected when the indicators of the male partner's resources were added to the models.

Unemployment (being a registered job-seeker) has rather weak effects, regardless of whether the focus is on current unemployment or recent unemployment spells. With regard to the unions of the younger women, the Basic models and Models A and C show that unemployed male and female partners enter into parenthood at the same rate as employed persons. After controlling for income, unemployment even has a slight positive effect. Supplementary analyses (not shown) nevertheless revealed that the slight parenthood-promoting effects of unemployment were specific to the unions of the very youngest women (aged 17–24), and in the main-effect models fitted to the age range 25–30 the hazard for unemployed women and men equaled or was lower that for the employed. In the unions involving women over 30 years of age, the negative effects of the male and the female partner's unemployment are statistically insignificant.

In contrast, the rate of entry into parenthood is low in the inactive category, which includes persons on disability pension (accounting for 26% of the exposure period), conscripts, and those who are in fact unemployed but not registered as such, thus reflecting hidden unemployment. The rate of entry is remarkably low among women and men on disability pension (not shown). Men's current inactivity is unimportant in the younger age group, but this seems to be because being mainly outside the labor force in the previous year has a stronger effect. With regard to men in the older age group, and women, the variable describing labor-force attachment in the previous year has no significant effects, suggesting that the current status is more influential than the recent history.

The association between the level of income and entry into parenthood is generally positive. The Basic model shows a significant and positive effect among women in both age groups, which is notably unaffected by the inclusion of all other socioeconomic indicators such as her own and her partner's employment status and the male partner's income[6]. Interestingly, the effect of the male partner's income is weaker than that of the female partner's income: in the older age group the male partner's income level has only a modest effect, which disappears when the other factors are controlled for. The income effects were very similar in both age ranges when sex-specific income deciles were used (not shown). Thus the greater effect size of the female partner's income does not reflect the differences between the sexes in income distribution.

All in all, the effects of the female partner's education, economic activity, and income change very little between Models B and E when the respective indicators for the male partner are added. Thus the main-effect models reveal that the male partner's socioeconomic characteristics tend to have their effects regardless of the woman's status, but by no means explain the effects of the female partner's resources.

[6] In our categorical representation (see Figure 1 later on) we further observe that the positive effect appears only after a threshold level, which is nevertheless low. Note that the lowest incomes are likely to be social-security benefits rather than earnings from work.

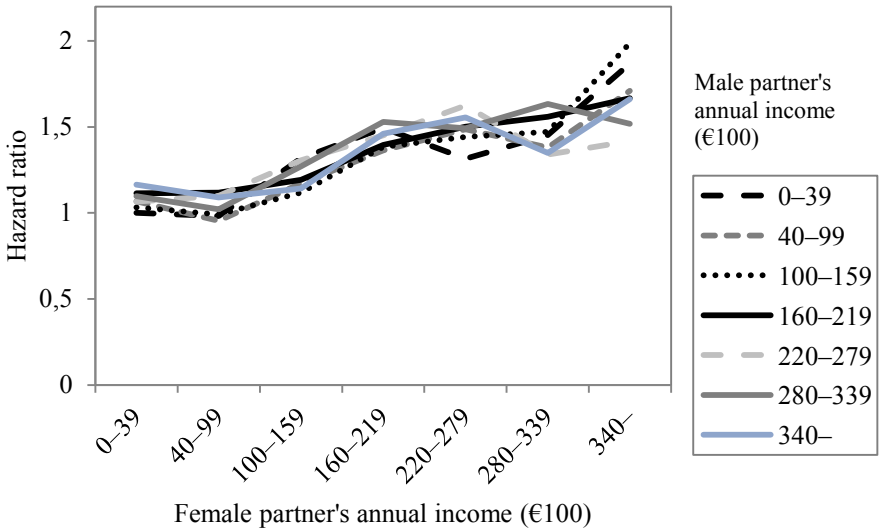
4.4 Interactions between the partners' resources

New patterns may emerge when the two partners' characteristics are examined in interaction. The main question is whether there are buffering effects such that one partner's resources have a particularly strong parenthood-promoting effect when the other partner's resources are low. We examined the interaction between the female and the male partner's educational attainment in the two age categories separately, holding the four control variables constant. No interactive patterns emerged. In the younger group the reverse J-shaped association with the female partner's educational attainment holds, irrespective of that of the male partner, and in the older age group the strong positive effect of the female partner's education remains, regardless of the male partner's educational level.

We examined the interaction between the two partners' current economic activities separately in the two age categories, controlling for the four control variables as well as an interaction term between each partner's educational attainment and age. In the younger age group the female partner's economic activity has rather similar effects in each category of the male partner's activity, and the rate of entry into parenthood is lowest when both partners are either inactive or students. These results support the observation that unemployment does not seem to cause the postponement of childbearing: compared to employed couples, either or both partner's being unemployed does not lower the hazard. No clear interactive pattern emerged in the older age category either. The entry-into-parenthood hazard is highest when both partners are employed and lowest when both are inactive. It is relatively low in all groups when the female partner is a student, whereas if only the male partner is studying it seems to matter much less.

Figure 1 shows the hazards for the various combinations of the two partners' incomes for the entire age range 17–44 (the results did not differ between the two age intervals) from a model described in the footnote of the Figure. Again, no clear interactive patterns emerge: the male partner's income has a similar elevating effect at all levels of the female partner's income. What we had presumed was a buffering effect—that the male partner's income would have a stronger parenthood-promoting effect when the female partner's income was low—does not seem to be the case. This figure also supports the observation that the female partner's income may have a stronger parenthood-promoting effect than the male partner's income. This pattern was similar when sex-specific income deciles were used (not shown), meaning that the greater effect of the female partner's income is not a consequence of differences between the sexes in income distribution. According to the BIC, none of the interaction terms described above improved the fit of the model.

Figure 1: The hazard ratios of entry into parenthood by the female partner's and the male partner's incomes. Finland 1988–2003, unions of women aged 17–44[a]



[a] The model includes an interaction term between the female and male partner's incomes (categorical representation, described in Chapter 3.2), the four control variables (see Table 2), each partner's economic activity and labor-force attachment in previous year, and an interaction term between each partner's educational attainment and age category (17–30 vs. 31–44).

5. Discussion

This study examined how the socioeconomic resources of co-residential partners affect entry into parenthood. A crucial factor was the availability of Finnish register data, which exceptionally cover all co-residential unions including the childless and non-marital, and include symmetrical information on each partner. Studies from the Nordic countries tend to show that women's employment and economic resources are positively related to entry into parenthood (Kravdal 1994; Andersson 2000; Hoem 2000; Santow and Bracher 2001; Andersson, Kreyenfeld, and Mika 2009), whereas much less is known about the effects of men's labor-market situations and the interplay of the two partners' resources. Thus far the inclusion of partner data has been possible only in investigations of higher-order parities, or when the partners are married. As the proportion of children born to married couples decreases, an exclusive focus on

marriages produces an increasingly biased description of the factors that encourage young couples to become parents.

The great majority (85%) of the couples we followed up had become first-time parents during the first 15 years of their union. When we considered union dissolution as a competing event we found that about half (52%) had had at least one child and 41% had separated. Only 7% did neither. Voluntary childlessness is rare in Finland (Miettinen and Rotkirch 2008) and, from the perspective of the individual, entry into parenthood is essentially a matter of timing. With regard to childbearing in a particular union, it is more a question of take-it-or-leave-it; in other words choosing between having a child together and splitting up. The latter option gives each ex-partner the opportunity to find a new mate with whom to start a family.

The focus on couples rather than individuals has other potential implications. Previous Finnish research has reported a positive socioeconomic gradient in union formation (Jalovaara 2012b) and union stability (Jalovaara 2012a), with notably similar effects among women and men. This means that partnered persons are selected for having sufficient socioeconomic resources for living in a union, and one might therefore expect that any positive socioeconomic gradient in entry into parenthood among partnered persons is weaker than among all persons. Despite this selection we found that stronger economic potential encourages couples to proceed to parenthood. All in all, it seems that a lack of economic resources may be an obstacle to family formation at several stages of the process.

Our findings indicate that either partner's high level of socioeconomic resources tends to positively influence entry into parenthood. A higher level of education leads to the postponement of childbearing, but beyond the age of 30 the educational gradient is strongly and consistently positive. Each partner being employed, as compared to studying, increases the entry hazard, and the income effect of each partner is positive.

The effects of the female partner's resources are notably robust to controls for the male partner's resources. Further, we found no clear interactive associations between the resources of the male and the female partner: the effects rather accumulate and are the strongest when both partners are employed and have a high income, for instance. In some respects the effect of the female partner's resources was even stronger than that of the male partner's: among the older women in particular, higher levels of education and income had clear parenthood-promoting effects, whereas the male partner's education and income mattered less. Presumably this reflects how women who postpone parenthood until they have completed tertiary education begin to catch up, the timing of which is linked to the woman's own situation rather than that of the male partner—although his situation matters too.

Unemployment, as compared to being employed, had a clear negative effect only among older women, and even had a slight parenthood-promoting effect among the 17–

24-year-olds. A similar modestly positive impact on younger women has been reported in previous Nordic studies (Andersson 2000; Hank 2001; Kravdal 2002). Our findings suggest that unemployment is not an obstacle to parenthood among young men or women. One reason for this may have been its widespread nature, especially during and after the recession of the early 1990s when it peaked at 17%, reaching 34% among 15–24-year olds (Statistics Finland 2008). Thus young adults in particular had frequent spells of unemployment, which presumably did not reflect personal characteristics and long-term prospects to the same extent as in periods of fuller employment. Further, young persons registered as unemployed tended to have left school and to have some modest level of income (unemployment benefit and housing allowances, for instance), which may have given them enough confidence in economic survival to start a family when both partners were out of work. Unemployment may even be a trigger for some: unemployed women, for instance, are not busy accumulating work experience and earnings, and may be more inclined to focus on family-building as an alternative form of self-realization. One might imagine that this applies to some modern young men, too.

We can draw two main conclusions from the Finnish data. First, the patterns are gender-neutral in that higher levels of resources have parenthood-promoting effects regardless of gender, thereby contradicting the argument (according to the specialization model) that women's better economic prospects discourage childbearing. On the contrary, the findings support our expectation that the effects of socioeconomic resources are rather symmetrical with respect to gender, in this relatively family-friendly and gender-egalitarian welfare state in which women have a long tradition of combining family and full-time work. The gender neutrality is perhaps surprising even in the Finnish context, given that childbearing is among the most gendered aspects of family life: women give birth, and many breastfeed their babies; they take longer leaves of absence to care for young children, and they assume a greater share of unpaid care work. Nevertheless, the positive effect of the female partner's economic potential is plausible in the Finnish context. Parental leave only lasts a few years, whereas childrearing extends over two decades at least. Living costs are high and the family with two breadwinners is the norm. In such conditions the woman contributing to the household income may be a prerequisite rather than a hindrance, in terms of having children.

Second, with regard to entry into parenthood, the impact of the female partner's resources is not only positive, but also equal to, or, in some respects, even more substantial than that of the male partner's resources. Clearly, the influence of her resources is not merely a reflection of the influence of his resources. Further, the male partner's resources do not have a particularly strong effect even when the female partner's economic resources are low. To the extent that men are considered the main breadwinners at the childbearing stage of life at least, the pervasiveness of the effect of

the woman's own resources is somewhat surprising, but still plausible. For one thing, entry into parenthood tends to interrupt the education or career advancement of the mother, even if temporarily, but not of the father. It is therefore important for the prospective mother to have finished studying and have gained a foothold in the labor market. Moreover, women with some employment history receive a higher maternity allowance, which is income-related. Finally, achieving and maintaining a degree of economic independence is presumably important for Finnish women in its own right and, given the high rates of union dissolution, it might be risky for a prospective mother to rely on her current partner for her livelihood.

Our findings are in line with those reported in previous studies conducted in the other Nordic countries (Kravdal 1994; Andersson 2000; Hoem 2000; Andersson, Kreyenfeld, and Mika 2009) and in Finland (Vikat 2004), indicating a positive effect of women's economic resources and employment on childbearing. The relative significance of their own resources, reflected in our results, suggests that previous studies have not overestimated the positive impact. Nevertheless, the resources of the male partner also matter, and incorporating both partners' contributions provides a fuller and more complete view of childbearing decisions, which are generally made by dual-earner partners who pool resources.

Together with several previous studies from the Nordic countries (e.g., Hoem and Hoem 1989; Bracher and Santow 1998; Oláh 2003; Andersson and Scott 2007; Duvander, Lappegård, and Andersson 2010; Jalovaara 2012b), this study lends support to the idea that, given the trend towards gender equality in economic and domestic roles, the effects of women's and men's economic resources on family formation are perhaps much more symmetrical than conventional theories suggest. The almost complete gender symmetry our findings revealed and the significance of women's own resources in childbearing decisions may, at present, be specific to the relatively family-friendly and gender-equal Nordic states. In societies in which the male-breadwinner model is still strong, men's socioeconomic resources might well have a stronger role.

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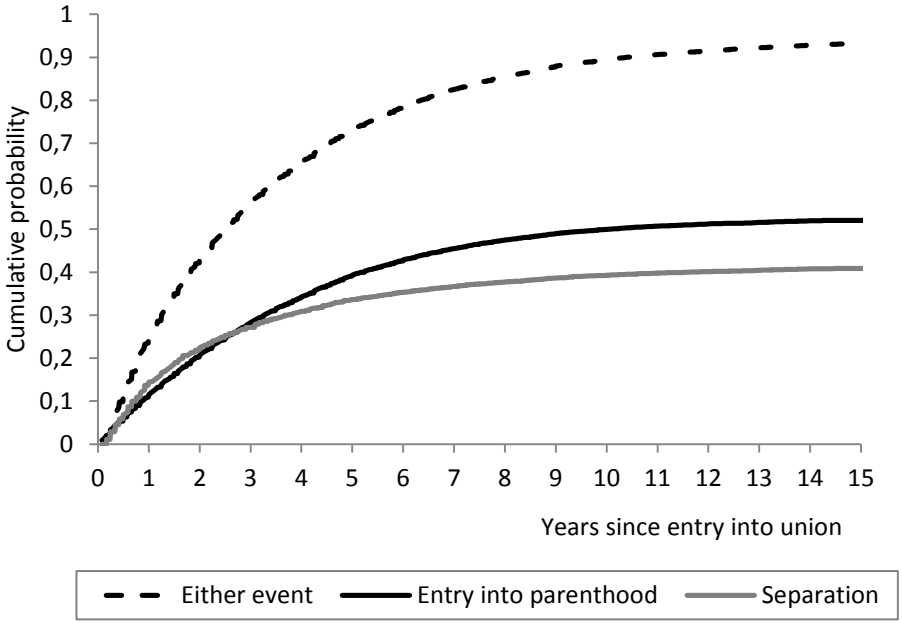
Appendix

Figure A-1: Cumulative probability of entry into parenthood, separation, or either event, by time since entry into the union. Finland 1988–2003, unions of women aged 17–44



Note: Cumulative probability: for either event Kaplan–Meier failure estimates. For entry into parenthood, cumulative incidences with separation as the competing event. For separation, cumulative incidences with entry into parenthood as the competing event.