DEMOGRAPHIC RESEARCH

Research Article

Socioeconomic preconditions to union formation: Exploring variation by migrant background

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Abstract

BACKGROUND
The relationship between socioeconomic position and union formation has frequently been studied in majority populations. Despite the growing importance of minority groups in European populations and their often different patterns of union formation and labour market positions, variation in the socioeconomic preconditions for union formation by migrant background has hitherto received less attention.

METHODS
Using longitudinal microdata from the Belgian Social Security registers, this paper studies whether the link between activity status and income on the one hand and coresidential union formation on the other differs between young adults of Belgian origin and second-generation migrants of Southern European, Maghrebi, and Turkish origin.

RESULTS
Whereas socioeconomic preconditions for union formation are largely similar among men across origin groups, we find that second generation women of Turkish and Maghrebi origin are more likely to enter into a coresidential union from vulnerable or uncertain socioeconomic positions such as inactivity and unemployment compared to women of Belgian and Southern European origin.

CONTRIBUTION
This study finds that the socioeconomic preconditions of coresidential union formation found among majority populations cannot be generalised to all population subgroups. Our results indicate that the extent to which population subgroups occupy a precarious socioeconomic position may impact how and to what extent decisions in other life domains depend on one's socioeconomic position.

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1. Introduction

The question when young adults form coresidential unions is a long-standing research objective in social demography. According to the notion of 'parallel careers' in life course theory, union formation is associated with events in other life domains. In line with this principle, a large body of research on majority populations has assessed the association between labour market trajectories and union formation for both men and women. Given the increasing dominance of the male breadwinner–female carer model in mid-20th century Western countries, economic theories such as New Home Economics assumed that employment and income were positively related to union formation among men, whereas for women these factors were not expected to be strong precursors of or even barriers to union formation (Becker 1974). However, more recent empirical findings for Western countries such as Sweden (Bracher and Santow 1998), Finland (Jalovaara 2012), and Israel (Raz-Yurovich 2010) indicate that the negative associations between female labour force participation and union formation have turned positive. Some authors argue that the employment and higher income levels of both partners nowadays increase the likelihood of entering a coresidential union in contexts characterised by increasing economic insecurity (Oppenheimer 1994, 1997) and in a changing normative context characterized by increasing individualisation and gender equality (Lesthaeghe 2010).

Despite the growing importance of minority groups in European populations (Eurostat 2016; Zick, Pettigrew, and Wagner 2008) and their often different patterns of union formation (Huschek, Liefbroer, and de Valk 2010; Zorlu and Mulder 2011), variation in the socioeconomic preconditions for coresidential union formation by migrant background has hitherto rarely been studied. Given the increasing proportion of natives with foreign-born parents, the so-called 'second generation', migrant background has become an important source of population heterogeneity in patterns of family formation (de Valk and Milewski 2011; Kulu and González-Ferrer 2014) and labour market positions (Heath, Rothon, and Kilpi 2008; Münz 2007). Whereas the effects of employment and income on union formation are well documented for majority populations (Blossfeld and Huinink 1991; Jalovaara 2012; Kalmijn 2011; Mäenpää 2009; Mulder, Clark, and Wagner 2006; Sweeney 2002; Wiik 2009), our understanding of potentially different male and female linkages between socioeconomic position and union formation by migrant background remains limited. This is remarkable, as the significant gaps in labour market opportunities and income potential between individuals with and without a migrant background (Van den Broucke et al. 2015), and particularly women, would suggest the emergence of different dynamics of union formation in migrant populations, and attitudes toward (fe)male employment may vary as a result (Huschek, de Valk, and Liefbroer 2011). Studying variation in the link between socioeconomic position and union formation by migrant background links to an existing body of research

that indicates that the socioeconomic preconditions of union formation for men and women depend on the cultural and economic macro-level context (Kalmijn 2011; Liefbroer and Corijn 1999; Oppenheimer 1988; Thomson and Bernhardt 2010). However, we lack insight into how this link may vary between population subgroups that are characterised by differential economic opportunity structures and cultural settings.

This paper aims to fill this gap in the literature by studying whether the link between socioeconomic characteristics associated with economic independence, such as employment and income, and union formation varies by migrant background of young adult natives and second-generation migrants in Belgium for the period 2005–2016. The paper contributes to the existing literature in three ways. First, we examine within-population heterogeneity in the link between employment and income on the one hand and union formation on the other. Whereas a number of older studies in the US context have found differential impacts of education, school enrolment (Sweeney 2002), and full-time employment (Manning and Smock 1995) on marriage between whites and African-Americans, whether socioeconomic preconditions of union formation are similar for men and women with different migrant backgrounds in the current European context remains unexplored. Answering this question may increase our understanding of the differential patterns of union formation found between natives and second-generation migrants throughout Europe (de Valk and Liefbroer 2007; de Valk and Milewski 2011; Huschek, Liefbroer, and de Valk 2010). Second, we use rich Belgian administrative data that allows us to study variation in the link between socioeconomic position and coresidential union formation by migrant background for both men and women. We argue that it is important to study the economic preconditions of coresidential union formation for both genders given that economic opportunities as well as norms regarding labour force participation and union formation not only differ by migrant background but are often strongly gendered (Heath, Rothon, and Kilpi 2008). Third, we distinguish between European and non-European migrant backgrounds. Whereas the cultural and economic context of non-European minority groups, such as those with Turkish or Moroccan backgrounds, has been extensively documented, the children of Southern European immigrants have been largely overlooked, despite their similar migration histories but very different integration trajectories (Phalet 2007). Variation in the link between employment and higher income levels on the one hand and union formation on the other for certain genders and origin groups can inform policymakers' understanding regarding differential patterns of union formation through the lens of economic vulnerabilities.

The Belgian context is a particularly interesting case to study differential associations between labour market position and union formation by migrant background. Given the structural immigration of labour migrants between the end of the Second World War and the 1970s, the Belgian population is characterised by large minority groups of Southern European (Greece, Italy, Portugal, Spain), Maghrebi

(Morocco, Algeria, Tunisia, Libya, Mauritania), and Turkish descent (Martens 1973; Van den Broucke et al. 2015). Comparable large-scale recruitment of labour migrants from Italy, Portugal, Spain, Greece, Turkey, Morocco, and Tunisia was organised in neighbouring countries such as The Netherlands, France, Germany, and Switzerland (Van Mol and de Valk 2016), which emphasizes this study's relevance in the Western European context. In addition, the Belgian context is characterised by particularly wide gaps in labour market outcomes between natives without a migrant background and second-generation groups, especially those with non-European parents (Maes, Wood, and Neels 2019; Rubin et al. 2008), which may impact the economic preconditions of coresidential union formation among individuals with a migrant background.

2. The Belgian context

2.1 Gendered division of (un)paid work and union formation

Both the gendered division of paid and unpaid work within households and the patterns of coresidential union formation changed profoundly in Belgium during the 20th century. Between the end of the 19th century and the 1960s, the combination of high real wages for men, a familialistic ideology supported by religious and governmental institutions, marriage laws aimed at protecting women's role as housekeeper, and a near absence of work–life reconciliation policies created a context that was highly supportive of the male breadwinner model (de Witte, Craeybeckx, and Meynen 1997; Lesthaeghe 2010). This context was matched by early and widespread marriage and low levels of unmarried cohabitation and extra-marital fertility (Lesthaeghe 2010).

Starting in the 1960s, the educational expansion and particularly the rise in female labour force participation entailed declining real wages for men and led to a normative shift toward symmetrical gender roles, thus weakening the position of the male breadwinner model as the dominant household strategy (Esping-Andersen and Billari 2015; Lesthaeghe and Neels 2002; Lesthaeghe and Van de Kaa 1986). Throughout the end of the 20th century and particularly during the beginning of the 21st century, increasing labour market flexibility resulted in increased economic insecurity and vulnerability among young adults throughout Europe, particularly during times of economic recession (Blossfeld et al. 2006; Buchholz et al. 2009; Kreyenfeld, Andersson, and Pailhé 2012). Increasing economic vulnerability in the Belgian context is strongly linked to jobless households and households with a low work intensity, such as a single-earner households (FOD WASO and UNIA 2017). The changing economic and normative context has been accompanied by a strong increase in the number of dual-earner households. With respect to union formation, the end of the 20th century and the

beginning of the 21st century have been characterised by a rising mean age at first marriage and a rise in unmarried cohabitation, both as a premarital living arrangement and as an alternative to marriage among Western European majority populations (Hiekel, Liefbroer, and Poortman 2014; Lesthaeghe 2010; Perelli-Harris and Lyons-Amos 2015; Sobotka and Toulemon 2008).

2.2 The second generation in Belgium

2.2.1 Migration history

In order to revitalise the Belgian economy after the Second World War, bilateral agreements between Belgium and Italy, Spain, Greece, and Portugal resulted in a large influx of Southern European labour migrants between 1946 and the mid-1950s (Martens 1973). Between 1964 and 1970, Belgium started additional recruitment from Turkey, Morocco, Tunisia, and Algeria. Following oil shocks in the 1970s and the introduction of restrictive migration policies in 1974, permanent settlement of non-European labour migrants was common and migration to Belgium continued, often through family reunification and family-forming migration. Although the migration of all these groups originated in post-World War II labour migration, they exhibit idiosyncrasies in their migration history that have influenced their features and composition. Return migration was more common among Southern European labour migrants than those of non-European origin due to economic growth in Southern Europe and less restrictive intra-European migration policies (Bonifazi 2008; Van Mol and de Valk 2016). Despite higher levels of return migration (Bonifazi 2008; Lievens 1999), individuals with a Southern European background represented 10.3% of the Belgian population with a migrant background in 2013. Among Turkish and Maghrebi groups, selective recruitment of labour migrants from specific regions gave rise to communities in Belgium which strongly mirror local communities in the country of origin (Reniers 1999; Surkyn and Reniers 1996), resulting in stronger community ties than in Southern European origin groups. Maghrebi and particularly Turkish communities have been shown to play an important role in providing social and material support and facilitating family migration for migrants and their second-generation children (Lesthaeghe 2000; Lievens 1999). By 2013, people of Maghrebi and Turkish background were the largest groups of people with a non-European background, comprising respectively 15.2% and 10.9% of the Belgian population with a migrant background (Van den Broucke et al. 2015).

2.2.2 Union formation

Research on union formation patterns among the Belgian-born children of first-generation migrants, the 'second generation', indicates that the general delay in marriage and the rise of unmarried cohabitation observed among European-majority populations does not occur to the same extent among second-generation migrants with a non-European background. Union formation among the Turkish and Maghrebi second generation throughout Europe has been found to start at younger ages (Bernhardt, Goldscheider, and Goldscheider 2007; Milewski and Hamel 2010) and direct marriage remains the predominant union type (Corijn and Lodewijckx 2009). Whereas unmarried cohabitation is slightly more prevalent among Moroccan men, unmarried cohabitation is often not perceived as a viable start for a serious long-term relationship (Bernhardt, Goldscheider, and Goldscheider 2007; Wets et al. 2009). In Belgium, the higher incidence of direct marriage is also tied to the fact that a substantial group of men and women with a Turkish or Maghrebi background choose a partner from their country of origin (Dupont et al. 2017a). For these couples, direct marriage is the more attractive option, given that Belgian eligibility criteria for family migration are stricter in the case of (legal) cohabitation (European Migration Network 2017). When comparing union formation patterns we need to take into account that entry into a coresidential union predominantly amounts to unmarried cohabitation for the majority of Belgians without a migrant background, whereas it implies direct marriage for most individuals with a Turkish or Maghrebi background. By contrast, union formation patterns of the Southern European second generation in Belgium have not been studied to the same extent.

2.2.3 Socioeconomic position

Increasing labour market flexibility and successive economic recessions have increased economic uncertainty among young adults throughout Europe (Buchholz et al. 2009) and have been found to exacerbate existing inequalities in the labour market. The Belgian context is characterised by particularly large gaps between migrants and natives with respect to poverty, employment, and wage levels (FOD WASO and UNIA 2017; Van den Broucke et al. 2015). The Turkish and Maghrebi second generation in particular experience higher levels of unemployment and employment instability and are more likely to be employed in low-wage sectors (Baert, Heiland, and Korenman 2016; Corluy et al. 2015; Maes, Wood, and Neels 2019; Phalet 2007). The second generation with a Southern European background exhibits employment and wage levels between those of Belgian natives and those of individuals with a Turkish of Maghrebi background (FOD WASO and UNIA 2017). For all origin groups, both employment levels and wages are

consistently lower for women than for men. However, women with a Turkish or Maghrebi background have particularly high levels of unemployment and inactivity compared to their male peers (FOD WASO and UNIA 2017).

2.2.4 Ideational variation

The general shift in values toward household gender equality and individualisation of life course decisions observed for the majority population in Belgium and other Western European countries (Lesthaeghe 2000) potentially masks variation within the population by migrant background. Attitudinal differences between Southern European minority groups and the majority population of Belgian descent seem to be limited (Kretschmer 2018). Among the second generation of Maghrebi and Turkish origin, several studies indicate that the expectations of parents are often in stark contrast to the more egalitarian gender norms that characterise the European context in which they grow up (Crul and Doomernik 2003; Goldscheider, Goldscheider, and Bernhardt 2011; Huschek, de Valk, and Liefbroer 2011; Idema and Phalet 2007; Inglehart and Baker 2000; Maes, Wood, and Neels 2020; Röder and Mühlau 2014). In Belgium, second-generation migrants – and particularly men – of Maghrebi or Turkish background have been found to show a higher preference for a gendered division of labour within the household (Maes, Wood, and Neels 2020; Wood, Van den Berg, and Neels 2017).

3. Theoretical framework

3.1 Labour market position and union formation

The decline of marriage and the increase in female educational attainment and employment since the 1960s has spurred a large body of research on the link between economic independence and union formation. Becker's New Home Economics links the decrease of marriage and the erosion of marital stability to the increased labour market opportunities and wage prospects for women that changed household dynamics (Becker 1974). Whereas this theory does not account for unmarried cohabitation given the period and context in which it was initially developed, the general logic can be presumed to be similar for coresidential union formation in general. According to Becker (1974, 1981), specialisation of partners in paid and unpaid work is expected to promote union formation as it increases the gains of union formation for both partners. Consequently, economic independence of both partners is thought to decrease the likelihood that a coresidential

union is formed as it depreciates the gains of union formation through a lack of mutual dependence within the household (Cherlin 2000).

Oppenheimer (1977, 2000) counters Becker's specialisation argument by drawing attention to the increasing vulnerability of the traditional male breadwinner model as a household strategy. By relying on the income of only one partner, the functioning and well-being of the household is under threat when this partner is unable to do paid work. According to Oppenheimer, marriage is more likely when both partners are in stable employment with higher wage levels. By contrast, couples experiencing more economic uncertainty may enter into unmarried cohabitation first, as it provides the same advantage of pooling resources without the need for a long-term commitment. However, in contexts where unmarried cohabitation is not only a pre-marital living arrangement, but progressively also a legitimate alternative to marriage (Hiekel, Liefbroer, and Poortman 2014; Perelli-Harris and Gassen 2012), the employment and income of both partners reduce economic vulnerability and serve as important preconditions for union formation in economically uncertain contexts, regardless of whether the couple marries (Bracher and Santow 1998; Jalovaara 2012). Within the current Belgian context of high male and female labour force participation, increased economic insecurity, and widely accepted unmarried cohabitation, we expect that, in general, employment and higher income levels will increase the probability of entering a coresidential union for both men (Hypothesis 1) and women (Hypothesis 2).

3.2 Variation among the second generation

As the socioeconomic preconditions for union formation have been shown to vary by the economic and normative macro-context (Kalmijn 2011; Kreyenfeld, Andersson, and Pailhé 2012; Liefbroer and Corijn 1999; Thomson and Bernhardt 2010), we argue that heterogeneity is also likely to appear among population subgroups that witness differential economic opportunity structures and cultural settings.

Turkish- and Maghrebi-origin households are characterised by larger gender gaps in income and employment (FOD WASO and UNIA 2017), which may suggest that the importance of the male-provider role remains strongly present among the Maghrebi and Turkish second generation and their parents (Maes, Wood, and Neels 2020; Wood, Van den Berg, and Neels 2017). This can result in a stronger positive link between male employment and income on the one hand and union formation on the other, compared to natives and second-generation men with a Southern European background. By contrast, men with a non-European migrant background find it more difficult to gain access to stable employment and income (FOD WASO and UNIA 2017), which may imply that the importance of male labour force participation diminishes in favour of female labour

force participation, as suggested by Oppenheimer (1997). However, given that the majority of men with a Turkish or Maghrebi background marry a second-generation partner of the same origin group or a first-generation migrant from the country of origin (Dupont et al. 2017b), this mechanism is likely to be counteracted by the particularly vulnerable socioeconomic position of the female partner, which does not challenge men's role as the main or sole financial provider (FOD WASO and UNIA 2017; Maes, Wood, and Neels 2019; Van den Broucke et al. 2015). In sum, whereas these mechanisms can either strengthen or weaken the importance of male labour force participation as a socioeconomic precondition for union formation in groups with a migrant background, we expect to find that the link between male labour force participation and income on the one hand and entry into a coresidential union on the other is positive for second-generation men with a Turkish or Maghrebi background and similar or stronger than that of men with a Southern European or no migrant background (Hypothesis 3).

For women, several factors may result in differential associations between female employment and income on the one hand and coresidential union formation on the other. First, given that employment and income levels have remained low among second-generation women of Turkish or Maghrebi origin, traditional gender-role expectations may not have been challenged to the same extent as in the majority population or groups with smaller gender gaps in employment such as the Southern European second generation. The higher prevalence in Turkish- and Maghrebi-origin groups of attitudes emphasizing the female-carer role (Maes et al. 2020; Wood, Van den Berg, and Neels 2017) may potentially reduce the importance of finding a job and gaining sufficient income before entering a coresidential union, compared to natives or migrant women with a Southern European background. Second, the particularly weak position of women of Turkish or Maghrebi background in the Belgian labour market (FOD WASO and UNIA 2017) may lead women with uncertain economic prospects to reduce uncertainty in other life domains by marrying early and assuming other socially rewarded roles, such as motherhood (Friedman, Hechter, and Kanazawa 1994). Third, given the strong degree of community reconstruction in Maghrebi and particularly Turkish populations, second-generation women of these origin groups may find themselves in a position where they need to negotiate their individual life goals with the often-conflicting expectations of the majority population on the one hand, and of parents, family, and the larger migrant community on the other (Huschek, de Valk, and Liefbroer 2011). Given that women with a migrant background are most likely to be in a precarious labour market position or to have uncertain employment prospects (Baert, Heiland, and Korenman 2016; FOD WASO and UNIA 2017; Van den Broucke et al. 2015), and the importance of communities in providing social and financial support (De Haas 2010; Hernández-Plaza, Alonso-Morillejo, and Pozo-Muñoz 2006; Koelet et al. 2009; Manço and Gerstnerova 2016), women may shape life course decisions – such as family formation – in line with

prevalent norms and expectations in order not to lose informal support from family and kin networks. Lesthaeghe and Surkyn (1994) found that departing from expectations is more common in private matters (e.g., the timing and number of children) and less prevalent in matters that affect the broader community (e.g., partner choice, union formation, gender relations), indicating that it may be possible to make a trade-off between individual independence and entering into early marriage. Even for migrant women with good socioeconomic prospects, early marriage before acquiring a secure economic position may be an efficient strategy to gain independence regarding life choices such as further education and labour force participation, while safeguarding informal support networks. Given that each of these mechanisms point in the same direction, we expect that the link between female employment and income on the one hand and union formation on the other is positive but weaker for second-generation women of Maghrebi or Turkish background compared to women with a Southern European or no migrant background (Hypothesis 4).

4. Data and methods

4.1 Data

We analyse variation in the association between socioeconomic characteristics and union formation by migrant background using an administrative panel based on longitudinal microdata from the Belgian National Register and Social Security Registers. The initial sample of the panel is disproportionally stratified by age and migration background and provides information on a random sample of 42,362 individuals without a migrant background, a Southern European or a non-European background, aged 18–65 years on 31 December 2004, and legally residing in Belgium on 1 January 2005. This sample is followed up between 1 January 2005 and 31 December 2016. In order to cover the age range of 18–65-year-olds throughout the observation period, the initial sample is supplemented by annual samples of 18-year-olds (N = 20,556). Both the initial sample and annual supplementary samples are disproportionately stratified by age and migration background. The overrepresentation of younger age groups and migrant groups provides a unique opportunity to analyse the family dynamics of young adult migrant populations in Belgium (Flanders).

For this study we selected native Belgians and second-generation migrants of the three largest origin groups in Belgium: Southern European countries (Greece, Italy, Portugal, Spain), Maghrebi countries (Morocco, Algeria, Tunisia, Libya, Mauritania), and Turkey. Individuals are assigned to the different origin groups by their own and their parents' nationality at birth, as well as their country of birth. Men and women who

received Belgian nationality at birth and have parents who also had Belgian nationality at birth are classified as individuals of Belgian descent. Individuals who have at least one parent with a non-Belgian nationality at birth and who were born in Belgium are defined as constituting the second generation. The nationality at birth of the father prevails over that of the mother in determining the origin group for the second generation.[3] If the father has Belgian nationality at birth or information on the nationality of the father at birth is missing, the nationality of the mother at birth is used to assign the individual to an origin group.

To ensure that the analysis captures entry into a first coresidential union and to minimize the possibility that the sampled individuals have already made one or multiple other unobserved transitions (e.g., entering into union, having a child) before entering the panel (left censoring), the sample for this study is limited to childless men and women under the age of 26 who were living in the parental home at the start of the observation period.[4] These individuals are followed until they enter a coresidential union or until they are (right-)censored due to emigration, death, or the end of the observation on 31 December 2016. In total, 8,167 men (46,187 person-years) and 7,331 women (35,875 person-years) are retained. Of this sample, 2,865 men and 3,220 women entered a coresidential union during the observation period. A detailed description of the sample is provided in Table 1.

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[3] The percentage of individuals where both parents have a non-Belgian birth nationality that is not the same ranges between 1.5% (for individuals of Maghrebi and Turkish origin) and 5% (for individuals of Southern European origin).
[4] The observation starts at the 1st of January 2005 for the initial sample but can be later for 18-year-olds who are added to the panel data in subsequent years to assure representativity of young age groups.

Table 1:   Distribution of covariates by origin group and gender (in % of N person-years)

	Belgian	Southern European 2G	Maghrebi 2G	Turkish 2G
Men				
N persons	2,246	2,134	2,157	1,630
N person-years	13,107	12,702	12,099	8,279
N unions	965	718	634	548
Age (mean)	24.49	24.40	24.17	23.73
% Transition into parenthood	3.86	5.76	2.87	4.72
Activity status (lagged 1 year)				
Employed	50.29	45.59	35.61	37.95
Low income (<33%)	14.67	17.19	16.39	16.73
Medium income (33-66%)	19.63	17.44	10.15	24.02
High income (>66%)	15.97	10.96	9.07	9.24
Self-employed	6.22	5.72	4.31	8.09
Unemployed	3.62	7.21	11.47	9.54
Below-median benefits	1.88	3.78	6.53	4.93
Above-median benefits	1.74	3.43	4.94	4.61
Inactive	39.87	41.48	48.61	44.41
Household position (lagged 1 year)				
Child	89.02	89.33	87.95	93.01
Single	8.16	6.94	8.69	4.29
Other	2.82	3.73	3.36	2.71
Education (highest level)				
Unknown	44.02	31.78	22.60	20.93
Lower educated	7.66	19.07	28.56	29.57
Middle educated	26.67	34.42	29.04	39.56
Higher educated	21.64	14.73	9.80	9.94
Women				
N persons	2 072	1 949	1 865	1 445
N person-years	10 424	10 130	8 771	6 550
N unions	1 049	848	768	555
Age (mean)	23.81	23.89	23.53	23.17
% Transition into parenthood	3.91	7.08	6.03	4.98
Activity status (lagged 1 year)				
Employed	42.94	41.17	34.48	31.76
Low income (<33%)	13.10	15.34	15.11	14.31
Medium income (33-66%)	14.06	15.00	11.45	10.67
High income (>66%	15.77	10.83	7.91	6.78
Self-employed	4.47	4.04	1.94	2.41
Unemployed	2.35	4.72	7.66	7.39
Below-median benefits	1.05	2.36	4.05	4.95
Above-median benefits	1.30	2.36	3.61	2.44
Inactive	50.24	50.07	55.92	58.44
Household position (lagged 1 year)				
Child	90.01	91.73	91.32	92.99
Single	7.34	5.00	4.83	2.81
Other	2.65	3.28	3.84	4.20
Education (highest level)				
Unknown	41.00	33.31	26.25	27.83
Lower educated	3.71	7.22	16.70	13.86
Middle educated	19.50	32.82	39.45	42.84
Higher educated	35.78	26.65	17.60	15.47

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016.
Legend: 2G = second generation.

4.2 Methods

4.2.1 Coresidential union formation

This paper focusses on entry into a coresidential union, which we identify using yearly changes in the individual's household position. Entry into a coresidential union occurs when an individual is not residing with a partner at the end of year t-1 but resides with a partner by the end of year t. To determine whether two partners are coresiding, different methods are used depending on whether they live in a separate household or whether they live in the parental household.

If the sampled individual or his/her partner are the administrative head of the household, a coresidential union is defined as partners being married or cohabiting. Whereas marriage can be easily identified based on civil status, unmarried cohabitations that are not officially registered cannot be directly identified. The LIPRO typology is used to define unregistered unmarried cohabitation based on the presence of a potential partner (Van Imhoff and Keilman 1991). Potential partners of the administrative head of the household need to be older than 18, unrelated, and of the opposite sex. If the household contains only one potential partner it is considered an unmarried cohabitation. If the household contains multiple potential partners, the potential partner with the smallest age difference to the administrative head of the household is selected as the partner. If the age gap between the selected potential partner and all other potential partners is less than 15 years, no coresidential union is defined, which minimizes the possibility of wrongly identifying shared housing as coresidential union. According to Lodewijckx and Deboosere (2008), even when using conservative estimations, 9 in 10 households are correctly identified as being unmarried cohabiting couples using this typology. As we have yearly information on the household position of individuals we may miss short spells of unmarried cohabitation (under one year) that started in a given year but were dissolved or converted into marriage by the end of that year.

If an individual is living in the parental home, coresidence of partners can be identified as being the daughter/son or daughter/son-in-law of the administrative head of the household. As a result, for individuals living in the parental home we can only register a coresidential union if it is a marriage, which may lead us to underestimate the number of individuals who are cohabiting with a partner while living with their parents. However, unmarried cohabitation while living with parents is fairly uncommon among the Belgian-origin group and the incidence of unmarried cohabitation among migrants, especially when living with parents, is particularly small (Corijn and Lodewijckx 2009).

Previous literature (Hartung et al. 2011; Zorlu and Mulder 2011) and calculations by the authors (see Figure A-1 in Appendix) show that entry into either unmarried cohabitation or marriage is highly selective among the origin groups considered. Differentiating coresidential union formation by type of union would mean that cross-

group comparisons compare the majority of one group (i.e., individuals of Belgian and Southern European origin who enter into unmarried cohabitation) to a selective minority of the other group (i.e., individuals of Maghrebi and Turkish origin entering into unmarried cohabitation). For this reason, this paper focusses on the formation of coresidential unions in general without distinguishing between marriages and unmarried cohabitations.

4.2.2 Descriptive analysis

Descriptive results on the cumulative proportion entering a coresidential union (either a marriage or an unmarried cohabitation) by age and origin group are obtained as the complement of the Kaplan–Meier estimate of the survivor function. Additional analyses were done for entry into marriage versus unmarried cohabitation as competing risks; the results are available in the Appendix.

4.2.3 Multivariate analysis

We analyse the association between employment and income as indicators of socioeconomic position and coresidential union formation using discrete-time event history models with a logit link function. Models are estimated separately for men and women. In the first step we fit a model to assess the association between activity status and the hazard of union formation without allowing variation by origin group. Activity status is chosen because it indicates whether individuals can rely on a personal and independent income through (self-)employment. Activity status is lagged by one year in order to study how the probability of entering a coresidential union in a given year is related to an individual's activity status during the last quarter of the previous year. Activity status distinguishes being (1) inactive, (2) unemployed, (3) self-employed, and (4) employed. There is a clear distinction between being 'unemployed' and 'inactive'. Unemployment is strictly defined as being in search of a job, whereas inactivity may involve being temporarily or permanently incapacitated for work (e.g., disability, illness), not working voluntarily (e.g., career break, housewife/househusband), or being enrolled in education. Because our sample focuses on childless young adults that entered the observation while still living with parents, a large proportion of the sample is inactive when entering the panel due to enrolment in (higher) education.[5] Origin group is also included as a variable in this step.

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[5] Given that we lack consistent information on enrolment in education, this category cannot be identified separately. Using information on child allowance can give approximate information on student status for those

In the second step we include the interaction between activity status and the four origin groups (Belgian, Southern European, Maghrebi, and Turkish) to assess whether the effect of activity status on entry into a coresidential union varies by origin group.

Third, we fit a model that additionally includes wage and benefit levels (lagged by one year). Distinguishing between income levels is relevant to this study considering the cost associated with starting an independent household. As activity status and income are highly correlated, we distinguish different income levels within unemployed and employed groups. Income percentiles are calculated separately by gender but across all origin groups combined in order to compare the effect of the same income level on the different origin groups. For those in employment, we distinguish between low (<33.3%), intermediate (between 33.3% and 66.6%), and high (>66.6%) incomes. For unemployed individuals we separate those receiving unemployment benefits below the median level (<50%) from those receiving above-median benefits (>50%).[6] We do not distinguish benefit levels for inactive individuals or income levels for the self-employed. Because the majority of the inactive have no or very little income, the variation is too limited to discern income levels. For the self-employed we lack full income information.

In the fourth step we allow the association between the combination variable regarding activity status and income on the one hand and union formation on the other to differ by origin group in order to assess whether the link between income levels and entering a union varies by migrant background.

All models include the same control variables. Age (quadratic specification) acts as the baseline for all models. We include a time-constant variable indicating the highest level of education achieved during the observation period (low, medium, and high, based on the ISCED classification) and a separate category for those whose educational attainment is unknown. Whereas using a time-constant measure of education has potential caveats (Hoem and Kreyenfeld 2006), this variable is included in order to control for varying union formation patterns by educational level, for which we lack time-varying information. The baseline is allowed to vary by achieved level of education. In order to control for changing household positions throughout the observation period, we include a time-varying variable that distinguishes between (1) living with parents, (2) living in a single-person household, and (3) living with other, unrelated household members during the previous year. A time-varying variable indicating whether the individual has become a parent is included in order to control for entry into parenthood during the observation period. Effect coding is used for control variables and age is centred at its mean to calculate the predicted probabilities of entering a coresidential

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under 25 and indicates that 73% of men and 75% of women in inactivity receive governmental child allowance and are most likely enrolled in education.

[6] Given that Belgian replacement incomes decrease with time and are linked to previous earnings, individuals who receive below median benefits are more likely to have no or limited work experience or to have been employed in lower income tiers before unemployment.

union with the control variables held constant at their unweighted means. This allows us to describe the predicted probabilities of union formation by socioeconomic position and origin group for men and women with an average profile for the included control variables.

5. Results

5.1 Variation in patterns of union formation

Figure 1 shows the cumulative incidence of entering into a coresidential union (either marriage or unmarried cohabitation) by age and origin group. The results indicate that differences between origin groups in the timing and propensity of coresidential union formation are rather limited. Nevertheless, men of Turkish descent and women of Turkish or Maghrebi descent tend to enter into a coresidential union earlier than their peers in other origin groups. Overall, union formation tends to occur earlier for women, of whom 50% has entered into a union by age 27, compared to men, of whom 50% have only entered into a union by age 29. Between 80% (Maghrebi) and 88% (Southern European) of the sampled women have entered into a coresidential union by the age of 36. Among men, between 73% (Southern European) and 82% (Belgian) have entered into a coresidential union by the age of 36. Additional analyses show that unmarried cohabitation is the predominant type of union among those of Belgian and Southern European descent, whereas the majority of men and women of Maghrebi and Turkish origin enter into marriage without a substantial period of premarital cohabitation (see Figure A-1 in the Appendix).

Figure 1: **Cumulative incidence of union formation by age, gender, and origin**
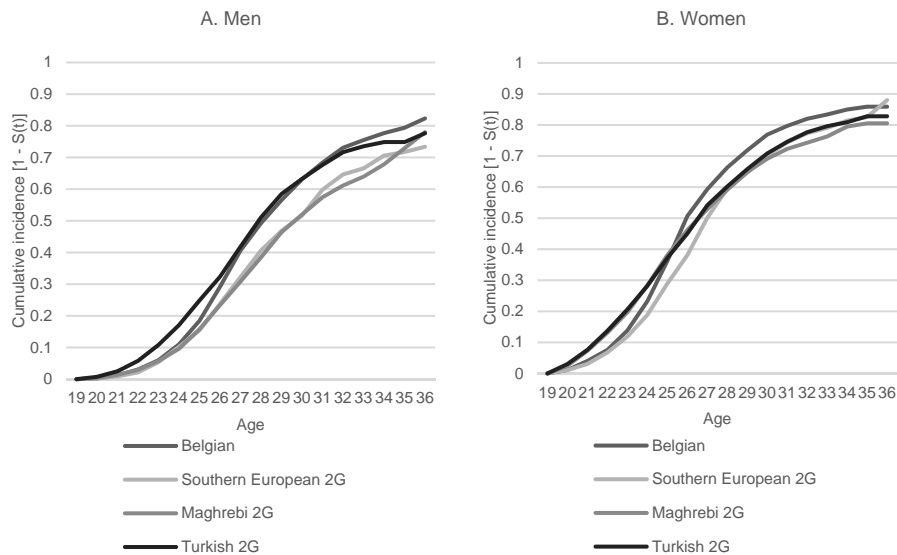
A. Men

B. Women

## 5.2 Variation in socioeconomic preconditions

5.2.1 Activity status

Figure 2 shows the predicted probabilities of entering a coresidential union by activity status and gender for the overall sample. When comparing predicted probabilities for the average male and female profiles, the results show considerably higher probabilities of entry into a coresidential union for women than men, which can be attributed to earlier entry into a coresidential union among women. At age 24, which approximates the average age of both the male and female samples, only 12% of men have entered a coresidential union compared to 25% of women (see Figure 1).

When no distinction is made by origin group, the results for men (Figure 2A) show that (self-)employed men have substantially higher probabilities of entering a coresidential union compared to unemployed and inactive men (confirming Hypothesis 1). For women (Figure 2B), inactivity reduces predicted probabilities of union formation, while there are no apparent differences between unemployed and (self-)employed women

in the probability of entering a union (partly confirming Hypothesis 2). A model comparison shows that the effect of activity status on entry into a coresidential union differs between men and women.

Figure 2:   Predicted probabilities of coresidential union formation by gender and activity status
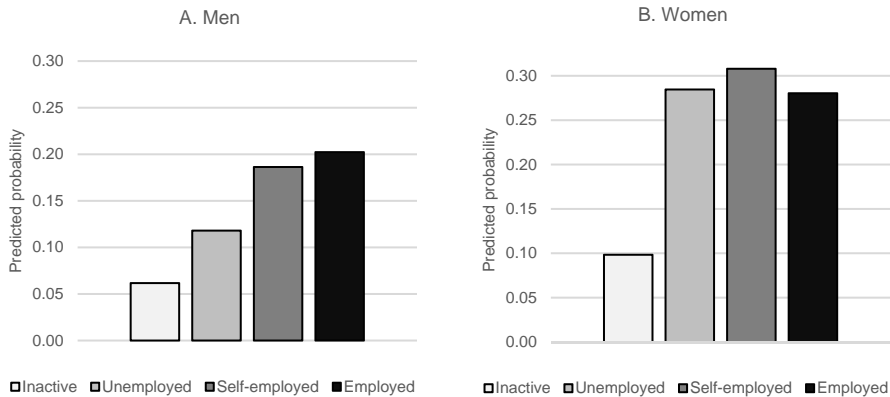
Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016.
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
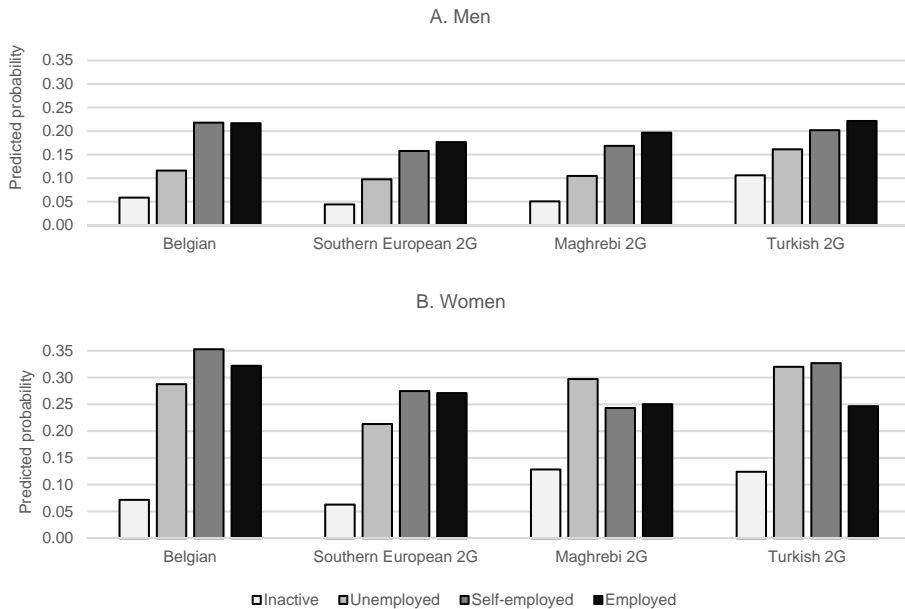2G = second generation.

Figure 3 shows the predicted probabilities of entering into a coresidential union by activity status, origin and gender. In order to know whether including the interaction between origin and activity status improves the model fit, the deviance of these models (fitted separately for men and women) is compared to the deviance of the models from Figure 2 where the effect is not allowed to vary by origin group. For men (Figure 3A), the model fit improves when we include the interaction between activity status and origin group (Δ-2LL = 23.21; Δdf = 9; P = 0.006). The general positive association between (self-)employment and union formation and the lower probabilities for unemployed and inactive men are observed regardless of origin group (largely confirming Hypothesis 3), although the probability of entering into a coresidential union is somewhat higher for inactive men of the Turkish second generation than is the case for the other origin groups.

For women (Figure 3B), allowing the effect of activity status to vary by origin group improves the model fit (Δ-2LL = 94.39; Δdf = 9; P = 0.000), and in contrast to men the results show considerable variation between women of different origin groups. The

association between activity status and union formation for women of Belgian origin and women of Southern European descent looks relatively similar to the overall effect found in Figure 2B. Probabilities of union formation are found to be highest among (self-) employed women and lower among unemployed women. Inactive women have a particularly low likelihood of entering into a coresidential union. Among women of the Turkish and Maghrebi second generation the pattern looks profoundly different (Hypothesis 4). Unemployed women of Turkish and Maghrebi descent are shown to have higher union formation probabilities compared to those in (self-)employment. In addition, differences between (self-)employed and inactive women are more limited.

Figure 3: **Predicted probabilities of coresidential union formation by gender, activity status, and origin**

A. Men

B. Women

☐ Inactive   ☐ Unemployed   ☐ Self-employed   ■ Employed

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016.
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
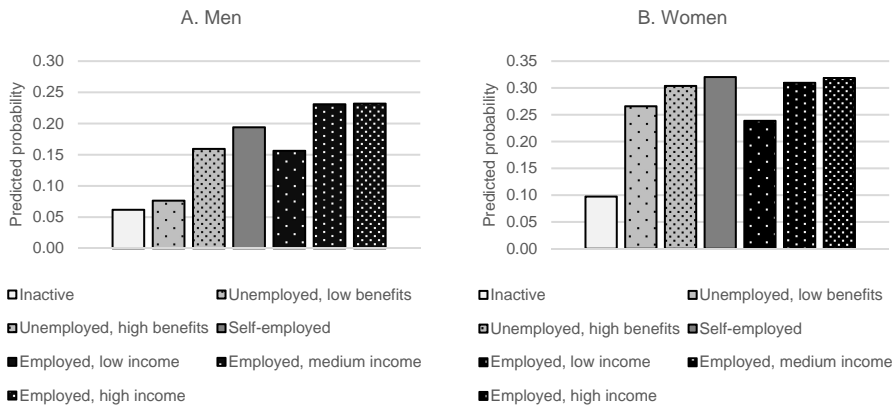For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation.

5.2.2 Income

Figure 4 additionally considers variation in income between unemployed and employed men and women. When comparing these models with the models from Figure 2, including income categories improves the model fit for both men (Δ-2LL = 100.96; Δdf = 3; p = 0.000) and women (Δ-2LL = 46.85; Δdf = 3; p = 0.000), which indicates that probabilities of entry into union formation differ between income levels within the groups of employed and unemployed. For men (Figure 4A), the results indicate a clear income effect, with employed men in the middle- or higher-income tier having higher probabilities of union formation than those in the lowest income category (confirming Hypothesis 1). Similarly, among unemployed men, we find that those receiving below-median benefits have lower union formation probabilities than those with above-median benefits. For women (Figure 4B) we also observe similar differentials in terms of income, although differences between women who receive below-median and above-median benefits and differences between low-income and medium- or high-income employed women are more limited (largely confirming Hypothesis 2).

Figure 4:   Predicted probabilities of coresidential union formation by gender, activity status, and income

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016.
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
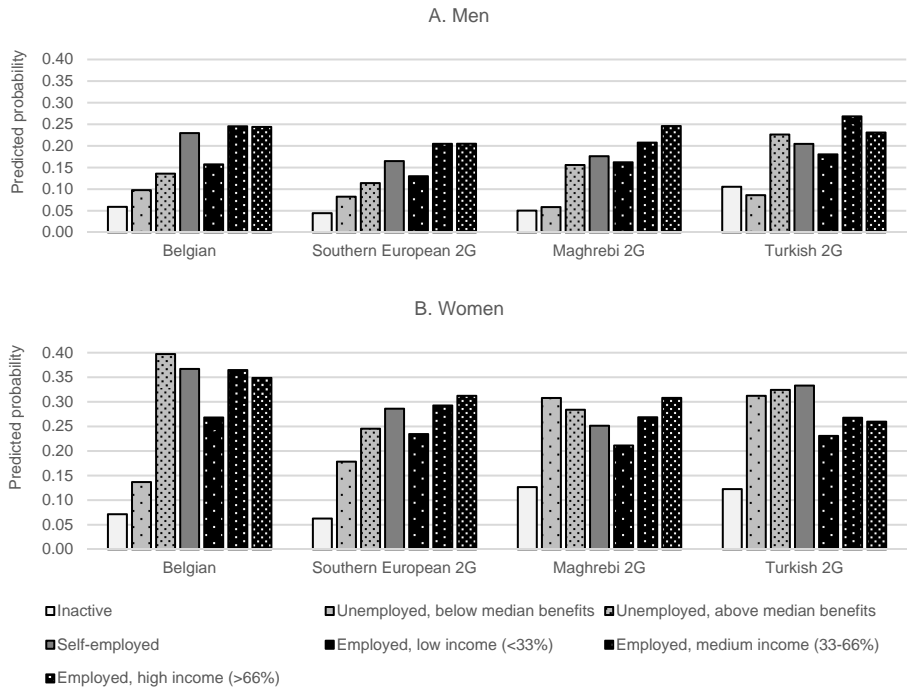For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation.

In the last step, we allow the relationship between activity status, income level, and union formation to vary by origin group (Figure 5). For men, the relationship between activity status including income and union formation differs to some extent between different origin groups (Δ-2LL = 34.83; Δdf = 18; p = 0.001) when comparing the model fit to the models in Figure 4. Yet the only notable difference is again situated in the more limited negative impact of inactivity among men of Turkish descent. For all origin groups, lower income levels or benefits result in lower probabilities of entering a coresidential union than higher levels of income or benefits. These results confirm our expectations of similar socioeconomic preconditions for union formation across origin groups among men (Hypothesis 3). The results show that unemployed men receiving above-median benefits have similar (Belgian, Southern European, and Maghrebi) or higher (Turkish) union formation probabilities than low-income employed men. This is not surprising, as both groups have similar yearly income levels.

Among women (Figure 5B), model comparison shows that the effect of the combination variable regarding activity status and income differs by origin (Δ-2LL = 106.77; Δdf = 18; p = 0.000). Taking into account income differences among employed and unemployed women provides additional insight into the socioeconomic patterns of union formation. We observe a positive association between income and predicted probabilities of union formation among employed women of Belgian, Southern European, and Maghrebi descent, but the income effect is largely absent among employed women of Turkish descent (partly confirming Hypothesis 4). The largest differences are found among unemployed women with below-median benefits. Among unemployed women of Southern European origin and especially among unemployed women of Belgian origin, we observe higher probabilities of entering a union for those with above-median benefits compared to those with below-median benefits. Yet this effect does not show for unemployed women of Maghrebi and Turkish descent, who have the highest predicted probabilities of coresidential union formation regardless of whether they receive lower or higher levels of replacement income.

Figure 5:   **Predicted probabilities of coresidential union formation by gender, activity status, income, and origin**

A. Men

B. Women

□ Inactive   ▨ Unemployed, below median benefits   ▨ Unemployed, above median benefits
■ Self-employed   ■ Employed, low income (<33%)   ■ Employed, medium income (33-66%)
▨ Employed, high income (>66%)

Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation

6. Conclusion and discussion

The relationship between socioeconomic position and union formation has been much studied in majority populations (Kalmijn 2011; Kreyenfeld, Andersson, and Pailhé 2012; Liefbroer and Corijn 1999; Thomson and Bernhardt 2010). However, despite the fact that populations are becoming increasingly diverse in terms of migrant background and there are substantial differences in the respective patterns of union formation (Kulu and González-Ferrer 2014), labour force participation, and income (Heath, Rothon, and Kilpi

2008) of Belgian descendants and second-generation migrants, we lack insight into whether socioeconomic preconditions to union formation differ by migrant background. Using longitudinal microdata from the Belgian Social Security registers, this paper studies whether the link between activity status and income on the one hand and coresidential union formation on the other differs between young adults of Belgian origin and second-generation migrants of Southern European (Greece, Italy, Portugal, Spain), Maghrebi (Morocco, Algeria, Tunisia, Libya, Mauritania), and Turkish origin.

When no distinction is made in terms of migrant background, the results are in line with Oppenheimer's (1997, 2003) theory and confirm our expectation that employment and higher income levels of both men (Hypothesis 1) and women (Hypothesis 2) increase the likelihood of entering into a coresidential union. In the Belgian context, characterised by relatively high levels of male and female labour force participation in the majority population, and increased economic insecurity, particularly among labour market outsiders, (self-)employment and higher income levels stimulate entry into a coresidential union regardless of gender. However, whereas both unemployment and inactivity decrease union formation probabilities for men, we do not find a similar depreciating effect for unemployed women who receive above-median benefits, suggesting that temporary unemployment among women does not necessarily form a barrier to entry into a coresidential union.

However, our study indicates that the overall association between activity status and income on the one hand and union formation on the other masks variation by migrant background. For men, our expectation that the association between employment and coresidential union formation is positive regardless of migrant background (Hypothesis 3) is largely confirmed, albeit that there is some variation in the link between activity status and union formation, as illustrated by the more limited negative effect of inactivity on union formation among second-generation Turkish men. This is potentially related to particularly vulnerable positions in the Belgian labour market.

For women, we expected to find differences by migrant background (Hypothesis 4), and our results confirm that second-generation women of Turkish and Maghrebi origin are more likely to enter into a coresidential union from vulnerable or uncertain socioeconomic positions such as inactivity or unemployment – regardless of the level of benefits received – compared to women of Belgian and Southern European origin. On the one hand, this pattern can potentially be linked to previous findings that Turkish and Maghrebi women occupy a particularly vulnerable position in the Belgian labour market (FOD WASO and UNIA 2017), which may not have challenged traditional gender role expectations to the same degree as in groups where the gender gaps in the labour market are much smaller. This economic vulnerability may also instigate the need to negotiate between individual life goals (e.g., having children, further education, labour force participation) and expectations of family and the broader community regarding (early)

marriage, in order to maintain an informal support network (Lesthaeghe and Surkyn 1994). On the other hand, these findings may indicate more profound differences in the transition to adulthood among women of Turkish and Maghrebi background compared to natives. Studies on majority populations find that couples may in practice have been cohabiting for some time, but that forming an official coresidential union is often postponed until a stable labour market position has been acquired (Billari and Liefbroer 2010; Jalovaara 2012). By contrast, women of Turkish or Maghrebi origin may not want to postpone union formation, which entails official marriage in the majority of cases (Friedman, Hechter, and Kanazawa 1994). If the reduction of uncertainty in long-term economic prospects in other life domains is indeed a possible underlying dynamic, it is relevant to study other aspects of the transition into adulthood, such as having children, from this perspective.

This study shows that the socioeconomic preconditions of coresidential union formation found among majority populations cannot be generalised to all population subgroups. We find that unemployment and inactivity do not necessarily inhibit – and in some cases even increase – the probability of entering into a coresidential union, particularly among population subgroups that occupy more vulnerable and/or uncertain economic positions. Our results indicate that the extent to which population subgroups occupy a precarious socioeconomic position may impact how and to what extent decisions in other life domains depend on one's socioeconomic position. In popular opinion patterns of union formation among Maghrebi- and Turkish-origin groups are often interpreted as being 'traditional'. Although the impact of normative frameworks and personal preferences cannot be ruled out on the basis of our empirical evidence, we argue that differing socioeconomic conditions – as well as their role in challenging gender role expectations and instigating the need to negotiate individual goals and community norms – need to be taken into account. Given the shifting patterns of partner choice and union formation (Dupont et al. 2017a) observed in recent years and assuming that the economic position of native women with a non-European background will improve, it will be interesting to see whether the socioeconomic preconditions of union formation among women of Turkish and Maghrebi origin will move closer to those of the Belgian majority population as the socioeconomic position of the former advances. In addition to our scientific contribution, these results are particularly relevant for policymakers, given that entry into union formation from more vulnerable positions during the transition into adulthood may impact later life outcomes, such as economic independence throughout the life course (Klement and Rudolph 2004), union dissolution risks (Jalovaara 2013; Kalmijn, Loeve, and Manting 2007; Kreyenfeld, Andersson, and Pailhé 2012; Teachman 2010), and poverty levels after divorce or separation (de Regt, Mortelmans, and Marynissen 2013; Smock 1994).

Finally, there are a number of limitations to this study that provide opportunities for future research. First, whereas this paper makes a first step toward understanding differential economic preconditions for union formation between different population subgroups, additional research is needed to discern the role of economic and cultural factors in explaining the differences found in this paper. Quantitative studies that are able to include individuals' socioeconomic positions and more subjective measures such as attitudes toward gender roles, and qualitative studies that look into the different considerations of young adults when entering into a coresidential union, can help gain further insight into the underlying explanations of differential socioeconomic preconditions for union formation. Second, although we did not include parental characteristics in this study it would be worthwhile to look into the specific role of parents' socioeconomic position and its relation to young adults' economic independence. Parents with higher socioeconomic status may be more able to provide for their adult children throughout the transition to adulthood, relieving some of the economic pressure that is associated with family formation. In addition, the parents' ideational values and expectations may play an important part in the timing and type of union formation, particularly when their children are economically dependent on them. Third, whereas the Belgian Social Security registers provided us with rich data on socioeconomic and household positions for Belgian descendants and second-generation migrants, we encountered some data limitations. Given our focus on the role of employment and income on union formation as part of the transition to adulthood, we did not include young adults who started family formation (e.g., entering a union, having a child) before the observation started. More detailed information on relationship histories is also needed in order to study the link between socioeconomic position and the formation of unmarried cohabitations that last for a short period (less than a year), which could not be included in this study. Defining coresidential union formation for cohabiting partners is based on a number of strict criteria established and used by the Belgian Statistical Office. Inevitably, these criteria leave some, albeit limited, room for faulty definitions of union formation when potential partners are not involved in a relationship or when they are in fact living together but are registered at different addresses. Regarding information on educational attainment, which is a relevant indicator of position and prospects, we did not have complete information for a large part of the sample. Survey data could provide the missing information more accurately, although surveys often lack sufficiently large groups of migrant background to be able to study variation in the socioeconomic preconditions for union formation among specific origin groups.

7. Acknowledgements

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Appendix

Table A-1: **Predicted probabilities of coresidential union formation by activity status, men (Figures 2A and 3A)**

|	All men	Belgian	Southern European 2G	Moroccan 2G	Turkish 2G
Inactive	0.062	0.058	0.044	0.050	0.106
Unemployed	0.118	0.116	0.097	0.105	0.161
Self-employed	0.186	0.218	0.158	0.169	0.202
Employed	0.202	0.217	0.177	0.197	0.221

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016.
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation

Figure A-1: **Cumulative incidence of marriage and cohabitation by age, gender, and origin**
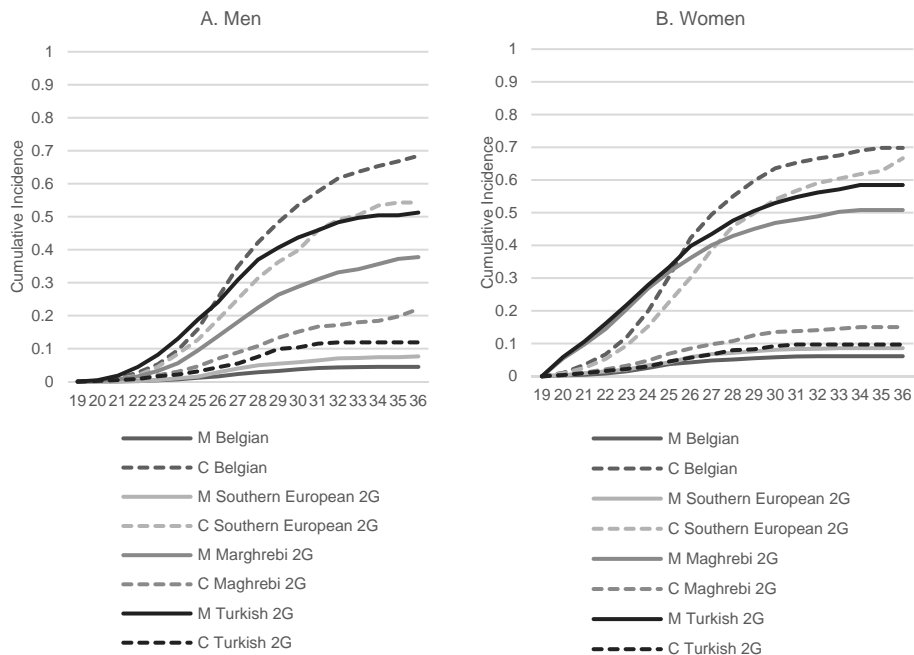
Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016.
Legend: 2G = second generation, M = Marriage, C = (unmarried) Cohabitation.

Table A-2: **Predicted probabilities of coresidential union formation by activity status, women (Figures 2B and 3B)**

	All women	Belgian	Southern European 2G	Moroccan 2G	Turkish 2G
Inactive	0.098	0.072	0.063	0.128	0.124
Unemployed	0.285	0.288	0.213	0.297	0.320
Self-employed	0.308	0.353	0.275	0.243	0.327
Employed	0.280	0.322	0.271	0.250	0.247

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation

Table A-3: **Predicted probabilities of coresidential union formation by activity status, men (Figures 4A and 5A)**

	All men	Belgian	Southern European 2G	Moroccan 2G	Turkish 2G
Inactive	0.062	0.059	0.044	0.050	0.106
Unemployed, below-median benefits	0.076	0.098	0.083	0.059	0.086
Unemployed, above-median benefits	0.159	0.136	0.114	0.156	0.226
Self-employed	0.194	0.230	0.165	0.176	0.205
Employed, low income (<33%)	0.156	0.157	0.130	0.162	0.180
Employed, medium income (33-66%)	0.231	0.245	0.205	0.208	0.268
Employed, high income (>66%)	0.232	0.244	0.205	0.246	0.231

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation

Table A-4: Predicted probabilities of coresidential union formation by activity status, women (Figures 4B and 5B)

	All women	Belgian	Southern European 2G	Moroccan 2G	Turkish 2G
Inactive	0.097	0.071	0.063	0.127	0.122
Unemployed, below-median benefits	0.266	0.137	0.178	0.308	0.312
Unemployed, above-median benefits	0.304	0.397	0.245	0.284	0.324
Self-employed	0.320	0.367	0.286	0.251	0.333
Employed, low income (<33%)	0.239	0.268	0.235	0.211	0.231
Employed, medium income (33-66%)	0.310	0.365	0.292	0.269	0.268
Employed, high income (>66%)	0.318	0.349	0.312	0.308	0.260

Source: Belgian Social Security Registers (Kruispuntbank Sociale Zekerheid), 2005–2016
Legend: The model controls for age (centred around mean), age², educational attainment, education*age, education*age², and household position.
For both men and women, results show the predicted probabilities of entering into a coresidential union for an individual of average age, averaged across educational levels and household position.
2G = second generation