Who is chickening out of marriage?

Transformation of Czech Families after 1989

Dana Hamplová

McGill University
Department of Sociology
855 Sherbrook West
Montreal H3A 2T7

dana.hamplova@mcgill.ca

&

Institute of Sociology
Jilska 1
110 00 Praha 1

ABSTRACT

The paper analyzes increase in non-marital fertility in the Czech Republic period 1990-2005. It emphasize that Czech non-marital fertility is typical for women with low education and for women living in regions with little economic prospects. Using data from Social and Economic Condition of Motherhood, It is argued that this increase in extra-marital childbearing cannot be fully explained by procreation within cohabiting unions. Instead, this paper points out that decline in marital births can be to a large degree attributed to men's withdrawal from families, which is significant especially among lower classes.

PRELIMINARY RESULTS, PLEASE DO NOT CITE WITHOUT PERMISSION OF THE AUTHOR

1. Non-marital fertlity in the Czech Republic: an overview of trends

In the period 1990-2005 the Czech Republic experienced an unprecedented growth of non-marital fertility. While only 8 percent of children were born out of wedlock in 1990, every third child was born to an unmarried mother in 2005. This trend was mainly driven by never married women whose proportion among all mothers rose from 6 percent in 1990 to 25 percent in 2005.

Some authors (Sobotka et al. 2003, Lesthaeghe and Surkyn 2002) interpret the increase in non-marital fertility in terms of the Second Demographic Transition theory (STD). The SDT theory was originally developed to explain changes in marital behavior and fertility in Western Europe and it advocates an idea that the demographic shift in Europe starting in late 1960s has been driven predominantly by cultural and ideational factors. Accentuation of individual autonomy, rejection of all forms of institutional controls, and the rise of expressive values among better educated younger cohorts are thought to be the major roots of the new forms of families, e.g. cohabitation and procreation out of wedlock (Lesthaeghe and Surkyn 2002, Surkyn and Lesthaeghe 2004).

When applied to growth of non-marital fertility in the Czech Republic – and in Central Europe in general - , the SDT theory links these developments to individualization of post-socialist societies, increasing gender equality, growing non-conformism, post-materialism, and expressiveness. It is argued that as younger cohorts are becoming "westernized" they embrace new values and do not feel necessity to legitimize their relationship through formal marital arrangements (Surkyn and Lesthaeghe 2004, Lesthaeghe and Surkyn 2002)

The SDT perspective implies that cohabiting couples and unmarried mothers are well-educated and relatively well-off. They should be predominantly those who are able to define their own life style independently of traditions and social expectations, those who embrace

"modern" liberal values, and who do not face an economic pressure to get married (Katrňák 2006 (in print)).

Such a picture of unmarried mothers is however radically in odds with information derived from vital statistics. Czech non-marital fertility is primarily accumulated among women with low education and the risk of an unmarried birth significantly drops with every additional educational level. For example, in 2005 women with primary education had 13.1 times higher odds not to be married at the time of birth than women with a university degree (67.6, respectively 13.7 percent of non-marital births within the group). Corresponding odds ratio for the first children is even higher. In this case, women with only primary education have 16.7 times higher odds to deliver a baby out-of-wedlock than university-educated mothers (80.0, respectively 19.3 percent of non-marital births within the group).

Non-marital fertility has been common among lower social classes traditionally but it is important to note that the gap between educational groups has risen in the last 15 years. In 2005, university educated women had 4.7 times higher odds to deliver an out-of-wedlock child than women with the same schooling had in 1990. For women with secondary education these odds have raised 7.3 times, for women with occupational school 7 times, and for women with primary education 5.8 times.

Educational differences in legitimacy become even more vigorous if we take into account subsequent behavior of unmarried mothers. Using data from vital statistics and the Czech population register, Polášek (2006) studied woman's probability of getting married after a non-marital birth. His analysis suggests that various educational groups experienced different trends from 1991 to 2001. Women with university degree had relatively stable probability of a subsequent marriage in this period. This probability however declined for all other educational groups. As a consequence, university graduates - who had the lowest

probability of subsequent marriage at the beginning of 1990s - became a group with the highest probability of getting married after an out-of-wedlock birth.

Besides large and ever increasing educational differences, Czech non-marital fertility is accumulated in areas with high unemployment and poor economic prospects in general. Prague - the richest region in the country – currently displays similar levels of non-marital fertility as rural municipalities with less than 2,000 inhabitants (Zeman 2006). On the contrary, in some districts of Northern Bohemia with high unemployment and generally high levels of anomic behaviors (Možný 2002), more than half of children is born out of wed-lock. Multilevel analyses of register data show that disadvantaged socioeconomic conditions of the region do not increase risk of non-marital birth evenly but raise the odds especially for very young women (Hamplova and Řeháková 2006).

Given the very strong negative association between socioeconomic situation of the region, woman's education, and non-marital fertility, the Second Demographic Transition arguments do not seem to be a plausible explanation for the growth of non-marital births in the period 1990-2005. Katrňák (2003, Katrňák 2006 (in print)) thus proposed an alternative justification that associates rising levels of non-marital fertility with social policies that makes unmarried motherhood beneficial for poorer families. This "rational-choice" perspective is vigorously supported Soukupova's (2006) and Soukupova and Sunega's (2006) analyses of the Czech social systems. These authors carefully documented financial advantages of unmarried couples for various families and income levels. They showed, for example, that in 2005 and 2006 some couples[1] were able to increase their household income by more than 30 percent by not getting married.[2] Importantly, it seems that the recent changes in social legislation will make the fake single motherhood even more financially advantageous. From

---

[1] They use The Model Family Method which models social benefits for various family types depending on the number and age of children, economic and marital status of parents, and household income. They show that fake single motherhood is most advantageous for couples where one of both partners are out of labor force.
[2] Her analyses are based on the assumption that the couple lives together but the women pretends to be a single mother for the purposes of claiming social benefits.

2007, a couple that exploits all the financial advantages for single mothers will be now able to increase their household income by 50 percent.

It is beyond doubt that social policies create very strong incentives for poorer families to avoid marriage. However, I believe that financial gains and rational choice are not a sole reason why an increasing number of women deliver their babies out-of-wedlock and why women with low education are especially at risk. Instead, this paper argues that decline in marital births can be to a large degree attributed to men's withdrawal from families, which is significant especially among lower classes. Doing this, I suggest that increase in non-marital fertility signals a more radical transformation of family lives than "rational reaction to social benefits" implies. While the latter perspective concentrates on a shift from procreation within married to childbearing within unmarried unions, the former suggests a shift from two-parent to single-mom families. It is necessary to emphasize that these two trends are not mutually exclusive. It is very likely that both have been taking place simultaneously even though their relative importance varies across social classes.

2. Data

To examine characteristics of non-marital fertility, the data "Social and Economic Condition of Motherhood" (SECM data - SOU) is used. It is a quota sample that consists of mothers with at least one child. Only women whose oldest child was 10 years of age or less were interviewed. Region (NUTS), the size of community, current marital status, and education from 2001 census data were used as quota controls.

Data were collected in two-waves. The first wave was exclusively based on the quotas and no other restriction was imposed. The first round yielded a sample of 1,034 women. Their marital status at the time of birth of their first child was confronted with the vital statistics. Since the sample underestimated the proportion of non-marital births for women with less than university degree, an over-sample of women who were not married at the time of birth was collected. Analyses presented here are elaborated on the sample that merged the first wave of the data collection with over-sampled respondents with less than university degree. In total, data on 1160 women are analyzed. As we can see in Table 1, the final data set reasonably replicates levels of non-marital fertility among women with tertiary, secondary, and vocational education. It however still somehow underestimates number of non-marital birth among mothers with only primary education.

Following analysis concentrates exclusively on data relevant to the oldest child. It should be also taken into account that preliminary analysis are presented here.

<Insert Table 1: Proportion of extra-marital birth by education, 1st children, 1995-2005>

3. Living arrangements at the time of birth

Czech vital statistics record only legal marital status of a mother at the time of giving birth and do not collect any information about her living arrangements. An ever-occurring question therefore is how many of unmarried mothers are single moms in the traditional sense of the word and how many of them live with the father of the child but just did not get legally married.

The data suggests that approximately half of unmarried mothers did not live with the father at the time of birth of their oldest child. If we confront behavior of women who gave births to their first child in the periods 1995-1998, 1999-2002, and 2003-2006, we see that the proportion of women who deliver a baby out-of-union has been increasing in the last 10 years (see TABLE 2). This survey thus does not support the view that procreation within cohabiting unions is the most important factor in raising non-marital fertility.

Importantly, presence of the father varies significantly by mother's education. The lower woman's education is, the higher is the probability that the father of her child is not present in the household at the time of birth. Nearly two fifth of women with primary education who delivered their babies in the period 1995-2005 were single moms in the traditional sense of the word and did not co-reside with the father of their child at the time of birth. Contrary, less then 10 percent of women with university degree do not live with the father of their child at the time of birth.

Although women from all educational groups have been facing a rising risk of lonely motherhood[3], it seems that women with primary education experienced the biggest increase. In the last period 2003-2006, already more than a half of the sampled women with primary education and one quarter of women with lower occupational diploma had a baby out of any

---

[3] Women with secondary education that had their first child in the period 2003-2006 seem to be an exception but this is probably an artifact of low numbers (there are only 31 women with secondary education that delivered their first baby in this period).

union. This is in sharp contrast with trend displayed by women with university degree as only one of eight women with tertiary did not live with child's father.

<Insert Table 2: Family situation at the time of birth of 1st child, by period and education>

Table 3 reports results from logistic regressions that predicts odds not to be married at the time of birth. Model 1 controls for woman's education and woman's age at the birth. Model 2 adds education of the father of the child if information is available. The data indicates that all three factors significantly influence the odds to deliver a baby out-of-any union. The younger the woman is, the lower her educational attainment is, and the less educated partner she had, the higher is the odds of not living with a partner at the time of birth. Interaction effects between man and woman education were tested, but they were not significant.

Based on Model 2, we can predict probabilities of having a baby out-of-any union for various groups of women. For example, if both partners have only primary education, the woman had 36 percent probability not to live with her partner at the time of birth of her oldest child. If a woman with the same education had a baby with a man who graduated with vocational diploma, the probability of out-of-union birth decreases to 17 percent.

<Insert Table 3: Estimated odds of not having a partner and of not being married>

Even, if women lived with their partners at the time of birth, there were large educational differences in a legal form of the union (see Table 2). Again, the higher woman's education is, the higher are her chances to be married at the time of birth. In the period 1995-

2005, the odds to *be married versus cohabiting* at the time of birth were 12.6 for women with university degree, 5.8 for women with secondary education, 4.6 for women with vocational training, and 2.6 for women with primary education.

Again, a simple logistic regression was estimated to control for woman's age and man's education (see Table 3). Only women who lived with the father of their oldest child at the time of birth are analyzed, which reduces the sample size. The dependent variable is coded as 1 if married and as 0 if unmarried. Explanatory power of the model is low and the confidence interval for 4th category of woman education (university degree) has extremely wide confidence interval, which is probably a consequence of very low number of university graduates that were not married at the time of birth (only 8 women with university degree lived in an unmarried union). However, we can get a basic ideas about relationships between variables. Model 1 suggests that if we control for woman's age at the time of births of her oldest child, differences between woman with primary education and occupation training ceased to be significant. This would indicate that differences between women with primary and lower secondary education are primarily consequence of their age (women with primary education delivered their first babies at younger age). It is also notable that man's education does not seem to influence the probability of being married at the time of birth.

The previous section suggest that significant proportion of non-marital births does not take place within cohabiting unions but occurs to mothers who do not live with the child's father. Tendency towards lonely motherhood is visible especially among women with lower education (primary and lower secondary), where fathers are absent from a significant number of new formed families.

4. Why not to get married?

The SECM questionnaire included a set of question relating to reasons for not being married at the time of birth. Respondents were asked "Why did you not get married before the birth of your [oldest] child? First, women should express a degree of agreement with a set of statements. Second, they were asked to choose the most important factor. Respondents were offered following statements:

- Marriage would not bring you any advantage

- It was financially beneficial

- Wedding was too expensive

- Your partner refused to get married

- You were afraid to lose your freedom and independence

- You did not have a partner

- You were not sure about future of your relationship

- You did not want to get married while being pregnant

- You considered marriage to be just an unimportant formality

Only women who were not married at the birth of their oldest child (N = 310) were asked to express their agreement or disagreement. In total, 247 women give answers to all the statements. To determine an underlying structure behind these answers, factor analysis (principal component) was used (estimates are available from the author). Given the small sample size, we should be rather cautious about the precise estimates but we can use its results to get a basic idea about an association between variables.

Three factors were extracted and all of them are intuitively appealing. The first factor referred to financial consideration (it was financial beneficial, wedding was too expensive, and marriage has no advantage). The second factor comprised of variables associated with

relational insecurity (doubts about future of the relationship, worries to lose freedom). The last factor was loaded by a single variable: my partner refused to get married.

A simple distribution of answers shows that partners' reluctance to marry and doubts about future of their partnership were the two most important reasons for an extramarital birth. The fact that their partner refused to get married was the main reason for becoming an unmarried mom for one fourth of interviewed women. The statement "I was not sure about future of our relationship" was the most important motivation to avoid marriage for another one fifth of respondents. In total, two thirds of women agreed that partner's lack of interest and/or their insecurity about the relationship played some role in giving birth out of wedlock.

Financial considerations do not seem to be the most important reason to avoid marriage for most women but relatively high numbers of respondents were taking financial benefits into account. Thus, only 4 percent of respondents said that financial benefits were the most important motivation not to get married and only 4 percent of women saw wedding expenses as the most significant factor. One fourth of interviewed women however agreed that financial gains from being unmarried influenced their decision.

4.1. Education and reasons why not to get married

An important question is whether the effect of financial consideration, relationship quality, and men's lack of interest vary across social groups. With the small sample size, factor analysis produced predicted coefficients that had too wide confidence interval to be used for comparison. Therefore, individual questions were cross-tabulated with education and its variation across educational groups was tested.

The SECM data do not suggest that financial considerations (it was financial beneficial, wedding was too expensive) and relationship quality (doubts about future of the relationship, worries to lose freedom) are more important for a specific educational group.

However, the proportion of women who did not get married because their partners did not want to is highly contingent on education of the woman and her partner (see Table 4). While 60 percent of women with primary education strongly agreed that they were not married at the time of birth of their oldest child because they partner refused to get married; only 12 percent of women with university express the same.

<Insert Table 4: Agreement with the statement "My partner refused to get married, by education>

5. How involved are residential and non-residential fathers?

The data suggest that many men – and especially men who father children of women with lower education – have been increasingly withdrawing from their families. This finding raises a question to which degree are these non-residential fathers involved in their children's lives and whether there are important differences across social groups.

The SECM respondents who did not live with the father of their oldest child at the time of data collection were asked t whether the father had a personal contact with the child and how often he "visits the child or takes the child for visit". Women could choose from answers "often", "sometimes", "rarely", "never". In total, 269 women answered these questions.

Surprisingly high proportion of women said that men had a little or no contact with their children. One third of respondents said that the father of their oldest child does not have any contact with his offspring and one fourth women claimed that the father visits or takes their child for visits only rarely. Again, distribution of the answers displays large differences across educational group. It is evident that non-contact or infrequent contact is a serious problem especially among lower educational groups. Among women with primary education,

50 percent claimed that men did not have any contact with their child and another 27 percent said that they visit or take the child for visit only rarely.

The table 5 presents logistic regression predicting whether a father will have any contact with his child. Model 1 controls for family situation at the time of child's birth (married, cohabiting, non-residential father) and age of the child. Only the fact that the father did not live with the mother at the time of birth predicts a non-contact with the child. The data suggest that the legal form of the union at the time of birth (married versus cohabiting) or age of the child are not important predictors of not having any contact with the child.

Model 2 controls for mother's and father's education. In this case, mother's education does not influence the odds of not having a contact with a child after the couple separates. However, man's education is highly significant. Non-residential fathers with only primary education have 70 percent probability of not having any contact with their child (holding everything else equal). If they did not live with the mother of the child at the time of birth, the probability of non-contact rises to 86 percent. Non-residential father with occupational diploma have 33 percent probability of having no contact with the child. If they did not live with the mother of the child at the time of birth, the probability of non-contact increases to 58 percent. Non-residential fathers with university degree have approximately 18 percent probability of not having any contact with a child. If they did not live with the mother of the child at the time of birth, this probability raises to 38 percent. The final model controls for a presence of a new partner in the household, which seems to further increase the probability of non-contact. Living with another man thus increases the probability of non-contact from 25 to 41 percent (holding all other constant).

Conclusions

The Czech society has experienced an unprecedented growth of non-marital fertility in the period 1990-2005. Czech non-marital fertility is typical for women with low education and the risk of an unmarried birth significantly drops with every additional educational level. Although non-marital fertility has been common among lower social classes traditionally, it gap between educational groups has risen in the last 15 years. Moreover, educational differences in legitimacy become even larger if we take into account subsequent behavior of unmarried mothers. Presently, women with university degree have the highest probability to be married at the time of birth and if it happens that they are not, they have the highest probability to get married relatively soon after the birth. Besides large educational differences, Czech extra-marital childbearing is accumulated in areas with high unemployment and poor economic prospects.

Using the data from Social and Economic Conditions of Motherhood, this paper suggest that decline in marital birth can be to a large degree attributed to men's withdrawal from families, which is significant especially among lower classes. This data indicate that approximately half of unmarried mothers did not live with the father of their oldest child at the time of birth. Importantly, the presence of father in the household significantly varies by mother's education. While nearly two fifths of women with primary education who delivered their first children in the period 1995-2005 did not co-reside with the father of their oldest child, only less than 10 percent of women with university degree had the same experience. It seems that in the last period (2003-2006), already half of women with primary education delivered their babies out-of-any union.

The data also suggest that partner's reluctance to marry was the most important reason for an extramarital birth. One quarter of interview women declared that partner's refusal to get married was the most important reason for out-of-wedlock birth and two thirds of women

agreed that the partner's lack of interest play some role. The proportion of women who did not get married because their partners refused significantly varies by education. It seems that partner's lack of interest in marriage is again typical for groups with lower education.

Unexpectedly high number of interviewed women declared that non-residential fathers had a little or no contact with their children. Again, the distribution of answers varies greatly across educational groups and non-contact is a serious problem especially among men with lower education. It seems that nearly three quarters of men with primary education and two thirds of men with occupational training do not have any contact with a nonresidential child.

Thus, this paper argues that we can see not only change in legal form of union, i.e. shift from the married to cohabiting families, but we witness a shift from two-parent to one-parent families. This phenomenon is especially significant among lower social classes, which creates an important polarization between relatively well-off and well-educated two-parent families and relatively poor and low-educated mother-headed families. Importantly, we can assume that such polarization will lead to increasing social inequalities within the next generation.

References:

Hamplova, D. & Řeháková, B. (2006) Mimomanželská plodnost: individuální charakteristiky žen a vliv regionu. In D. Hamplova (Ed.), *Mimomanželská plodnost v České republice po roce 1989: sociální a ekonomické souvislosti.* (pp. 26-39), Praha: SOU AV ČR.

Katrňák, T. (2003). Svobodné matky jsou málo vzdělané. *Přítomnost*, 26-27.

Katrňák, T. (2006 (in print)) Kdo jsou svobodné matky v české společnosti_.

Lesthaeghe, R. & Surkyn, J. (2002). *New Forms of Household Formation in Central and Eastern Europe: Are they related to newly emerging Value Orientations?,* Brussels: Interface Demography.

Možný, I. (2002) Vzdělanostně diferencovaná ilegitimita jako symptom pozdní moderny. In I. Plaňava & M. Pilát (Eds.), *Děti, mládež a rodiny v období transformace.* (pp. 60-65), Brno: Barriester and Principal.

Polášek, V. (2006) Nevdané matky a co je čeká. In D. Hamplova (Ed.), *Mimomanželská plodnost v České republice po roce 1989: Sociální a ekonomické souvislosti.* Praha: SOU AV ČR.

Sobotka, T., Zeman, K. & Kantorova, V. (2003). Demographic Shift in the Czech Republic after 1989: A Second Demographic Transition View. *European Journal of Population,* **19,** 249-277.

Soukupová, E. (2006) Jak je výhodné míti manžela. In D. Hamplova (Ed.), *Mimomanželská plodnost v České republice po roce 1989: Sociální a ekonomické souvislosti.* (pp. 77-88), Praha: SOU AV ČR.

Soukupová, E. & Sunega, P. (2006) Manželství nebo nesezdané soužití: Analýza finanční výhodnosti různých forem soužití. In D. Hamplova (Ed.), *Nemanželská plodnost: její rizika a sociální podmínky.* (pp. 17-26), Praha: SOU AV ČR.

Surkyn, J. & Lesthaeghe, R. (2004) Values Orientation and the Second Demographic Transition (SDT) in nothern, western and southern Europe: an update. *Demographic Research.* (pp. 45-86).

Zeman, K. (2006) Mimomanželská plodnost v České republice - demografická analýza. In D. Hamplova (Ed.), *Mimomanželská plodnost v České republice po roce 1989: sociální a ekonomické souvilosti.* Praha: SOU AV ČR.

TABLE 1: Proportion of extra-marital birth by education, 1st children 1995-2005 (%)

	1995-2005 Vital statistics	1995-2005 SECM
Mother's education		
Primary education	69.1	55.7
Vocational training	32.2	30.6
Higher secondary education	18.8	22.2
University	12.0	14.4

Source: Vital statistics & SECM

TABLE 2: Family situation at the time of birth of 1st child, by period and education

	Married	Cohabiting	Single	Total	N
Child born 1995-1998					
Mother's education					
Primary education	56.25	15.63	28.13	100.00	32
Vocational training	80.37	11.66	7.98	100.00	163
Higher secondary education	79.55	10.23	10.23	100.00	176
University	90.24	7.32	2.44	100.00	41
Total	79.13	10.92	9.95	100.00	412
Child born 1999-2002					
Primary education	43.33	23.33	33.33	100.00	30
Vocational training	72.12	13.94	13.94	100.00	165
Higher secondary education	80.92	8.67	10.40	100.00	173
University	86.96	4.35	8.70	100.00	46
Total	75.36	11.35	13.29	100.00	414
Child born 2003-2006					
Primary education	32.00	12.00	56.00	100.00	25
Vocational training	54.96	21.37	23.66	100.00	131
Higher secondary education	71.94	23.74	4.32	100.00	139
University	77.42	9.68	12.90	100.00	31
Total	62.58	20.55	16.87	100.00	326

Source: SECM

Table 3: Estimated odds of not-having a partner and not-being married at the time of birth of the first child, logistic regressions

	Model 1			Model 2		
Estimated odds of not having a partner	**Odds ratio**		**St.e.**	**Odds ratio**		**St.e.**
Woman's education (primary - comp.)						
Vocational training	0.42	**	0.13	0.50	*	0.15
Higher Secondary	0.29	**	0.09	0.35	**	0.12
University	0.27	*	0.15	0.29	*	0.18
Woman's age at birth	0.86	**	0.03	0.87	**	0.03
Man's education (primary - comp.)						
Vocational training				0.38	*	0.15
Higher Secondary				0.29	**	0.13
University				0.47		0.23
R2	0.08			0.09		
n =			1078			
Estimated odds of being married to a partner						
Woman's education (primary - comp.)						
Vocational training	1.88		0.64	1.87		0.65
Higher Secondary	2.24	*	0.78	2.24	*	0.83
University	5.11	**	2.66	5.09	**	2.81
Woman's age at birth	1.01	**	0.03	1.01		0.03
Man's education (primary - comp.)						
Vocational training				1.12		0.60
Higher Secondary				1.07		0.59
University				1.12		0.66
R2	0.02			0.02		
n = 963			963			

Source: SECM

TABLE 4: Agreement with the statement "My partner refused to get married", by education

	Strongly agree	Agree	Disagree	Strongly disagree	Total	N
Mother's education						
Primary education	59.57	17.02	14.89	8.51	100	47
Vocational training	35.88	23.66	19.08	21.37	100	131
Higher secondary education	27	25	23	25	100	100
University	11.76	23.53	11.76	52.94	100	17
Total	35.25	23.05	19.32	22.37	100	295

Source: SECM

TABLE 5: Estimated odds of no-contact between non-residensial father and his child

	Model 1 Odds ratio		St.e.	Model 2 Odds ratio		St.e.
Family situation at birth (married - compar.)						
Cohabitation	2.16		0.93	2.49	*	1.10
Single mother	6.10	**	2.25	6.98	**	2.68
Age of the child	1.00		0.00	1.01		0.00
Woman's education (primary - comp.)						
Vocational training	0.93		0.41	0.89		0.40
Higher Secondary	0.94		0.47	0.92		0.46
University	2.10		1.81	2.19		1.92
Man's education (primary - comp.)						
Vocational training	0.21	**	0.12	0.25	*	0.14
Higher Secondary	0.09	**	0.06	0.11	**	0.07
University	0.09	**	0.07	0.12	**	0.09
New partner in the household				2.11	*	0.83
R2	0.17			0.18		
n =	260					

Source: SECM