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Cohabitation in Italy: Do Parents Matter?

Christin Schröder¹

Over the last two decades, Europe has witnessed the spreading of a new phenomenon: cohabitation. Whereas this modern living arrangement has become relatively widespread in most European countries, it has been rather hesitant in developing in Italy. The welfare state structure of this country, a high rate of unemployment, and tight housing is hampering the diffusion of cohabitation. Researchers so far have assumed that traditionally strong family ties between parents and their adult children have been responsible for the slow spread of extramarital unions. Our research, however, produces different results: There is evidence that the educational degree of the mother influences to a large extent the transition to cohabitation of women in Italy. Using the *Indagine longitudinale sulle famiglie italiane* (ILFI) of 1997 and 1999, we estimate multiplicative intensity models for the transition to (i) cohabitation as first relationship and (ii) direct marriage of women in Italy.

¹ Max Planck Institute for Demographic Research, Independent Research Group “The Culture of Reproduction”

INTRODUCTION

Over the past 25 to 30 years, the number of consensual unions has grown in most western European countries, while marriage has gradually lost its significance as the only living arrangement possible for couples. According to Carmichael (1995) this transition process is characterized by an increasing acceptance of expressing sexuality, a rapid weakening of social control by institutions, increased female control over reproduction, a rise in the importance placed on the quality of the adult dyad, the development of more equal intra-union patterns of exchange and the discovery of opportunity costs by women. These developments favored the spread of non-marital unions as a flexible alternative to marriage. In 1996, 45% of all Swedish women aged 20 to 24 were cohabiting. The corresponding percentages for women in this age group for the Netherlands and Germany were 17% and 16%, respectively. In contrast, rates of non-marital cohabitation are very low in several Mediterranean countries (Spain, Portugal, Greece and Italy) and Ireland. Even though cohabitation figures started to rise in Italy, in 1996 only 4% of Italian women aged 30 to 34 lived in an informal union and no cases were identified for younger age groups (Kiernan 1999, using Eurobarometer 1996). Within Italy we find a high degree of regional heterogeneity. In 2001, 3.6% of all Italian couples were living in cohabitation. In the northern regions, especially in Valle D'Aosta and Emilia-Romagna, the proportion was between 5 and 8%. In the South of Italy we find figures below 2% (ISTAT 2001, Censimento).

The development of cohabitation in Italy differs not only in a quantitative perspective from that of other European countries, but also in its essence. Prinz (1995) distinguishes four stages in the diffusion of non-marital cohabitation in Europe: cohabitation as an avant-garde lifestyle, as a preliminary stage before marriage, as a socially accepted living arrangement (even when there are children) and as a partnership equal to marriage. In the Nordic countries, non-marital unions are socially accepted as an alternative to marriage. In Italy, in contrast, cohabitation remains a precursor in the transition to marriage. Nevertheless, referring to the theory on the Second Demographic Transition, Van de Kaa (1987, 2001, 2004) and Lesthaeghe (1991) argue that, in the coming decades, a spread of non-marital unions will occur, even within the Mediterranean area. Van de Kaa states that, as societies develop and people's cultural representations change, "a second demographic transition will inevitably follow" (Van de Kaa 2001, p. 325). Even though we find some forerunners

such as Bologna or Milan, which have relatively high rates of informal unions (ISTAT 2001, Censimento), many other areas of the Apennine peninsula strictly maintain traditional lifestyles and block any other living arrangement.

The study presented here aims to answer the question of when and to what extent Italian women enter a non-marital union as a first partnership and what the factors influencing this transition are. We start our analysis focusing on individual characteristics such as the level of education, educational enrollment or employment status. Next, we concentrate on the impact of family background factors by investigating the effect of the father's and the mother's education. We want to explore whether it is only individual characteristics that have an impact on the development of cohabitation in Italy or whether family background factors matter as well. Previous research found that it is especially the level of education that has a major impact on the transition to cohabitation. Rosina and Fraboni (2004), for example, argue that women coming from families with higher educated fathers tend to be forerunners in the development of informal unions in northern Italy. Our results are different, however: The educational level of the mother has a stronger impact on entry into cohabitation. Women with two highly educated parents as well as women with mothers who have a higher level of education than does the father have a significantly higher risk of entering such a union.

For our analysis, we use the *Indagine longitudinale sulle famiglie italiane* (Longitudinal Survey of Italian Households, ILFI) of 1997 and 1999 and calculate multiplicative intensity models for (i) the entry into cohabitation as a first relationship and (ii) direct marriage of women born between 1940 and 1974.

1. THEORETICAL CONSIDERATIONS

1.1. *The Italian welfare state*

For analyzing the development of informal unions in Italy, it is essential to consider the structural circumstances under which these changes occur, i.e. the Italian welfare regime. Referring to Esping-Andersen (1990) Italy, as a representative of the conservative and strongly corporatist welfare state is “shaped by the Church and hence strongly committed to the preservation of traditional familyhood” (Esping-

Andersen 1990, p. 27). The welfare system discourages female labor force participation and encourages motherhood. The family services sector is underdeveloped. The principle of subsidiarity means that it is first the family that cares for needy individuals, followed by the state. Even if young Italians can obtain the social right to maintain a livelihood by spending at least a certain amount of time in the labor market, in practice they cannot rely on this possibility. (Young) Adults are faced with great difficulties finding a job, even those with a high level of education (Ginsborg 1998). This is also due to the fact that the southern European labor market tends to be rigid and offers no part-time jobs. Especially in recent years, the number of temporary contracts has grown – which has increased the economic uncertainty of young adults additionally (Moreno Mínguez 2003; Dalla Zuanna/ Micheli 2004; Sgritta 2002).

Ferrera (1996) offers a more specific framework for the consideration of the Mediterranean welfare state. He concentrates on Italy, arguing that it is characterized by four typical features: institutional fragmentation, some universalistic elements, a low degree of welfare development and a particular kind of clientelism. On the one hand we find hyper-protected welfare receivers, but on the other hand we discover a high number of people who are only inadequately protected against social risks (*insiders and outsiders*). Old men who were employed during their lifetime receive most social welfare benefits, whereas women and young families are underprivileged (Ferrera 1996).

The structure of the welfare system we find in Italy contributes to the high degree of young adults dependent upon their parents. Because of the facts that firstly, social rights are connected to previous labor market participation and secondly, Italy suffers a very high youth unemployment rate, a large number of young adults have to rely on their parents' help. In 2001, 34.9% of young Italians aged 15 to 19 were looking for a job, as were 26.5% of adults aged 20 to 24 and 15.8% of the age group 25 to 29 (ISTAT 2002). Moreno Mínguez (2003) speaks also about some abnormal levels of more than 50% looking for employment in certain regions of Spain, which might also be true for some parts of Italy. In the current Italian situation, the idea of a solidarity network runs the risk of being turned on its head: the poverty of one family member can expand to all other members and influence their living conditions (Sgritta 2002). Under these circumstances young adults are not able to form their own autonomous households. Whereas in other western and European countries adult children

experience modern living arrangements between the exit from their parental home and entry into marriage, this is not the case in the Mediterranean area (Holdsworth/Irazoqui Solda 2002). The majority of young adults leave home in order to marry directly. As a result, cohabitation figures are among the lowest in Europe. Furthermore, the structure of the housing market is very rigid: most people own the property in which they live – renting a flat is highly uncommon and very expensive. The Italian welfare state has established no successful program to assist young adults in finding their own flat (Holdsworth/ Irazoqui Solda 2002; Brütting 1997).

1.2. Feminist criticism of the Italian welfare state

King (2002) argues that the Italian welfare state must be classified as patriarchal, since it concentrates its income and social support on older married men, while disregarding family services for women. Trifiletti (1999) stresses this point as well: through the insufficient protection of working women and the support of the male-breadwinner model the state achieves control over the paid and unpaid work of women. Viewed from this perspective, women are seen as the main instrument of government intervention (Balbo 1984; Saraceno 1994).

These unequal living conditions between the genders have an impact on the decision for or against a non-marital union. The present Italian welfare system contributes to the still high significance of marriage. Especially when giving birth to a child (or when caring for needy individuals within the family), women are forced to leave the labor market. In this case women enjoy more social protection if they are married. Since governmental support is low, they rely on the help of their husband and family. If a woman has a small child and cohabits, this may cause different problems for her: first of all, her partner is not obliged to care for her as the mother of his child, and secondly, a woman in this situation probably cannot count on family support, since both cohabitation and birth out-of-wedlock are socially not accepted in Italy. Thus, the asymmetrical structure between genders influences to a high degree the transition from non-marital cohabitation to marriage when a woman gives birth to a child.

1.3. Strong family ties as an obstacle for the diffusion of cohabitation

Within Italian society we observe one overall common pattern: strong family ties. Reher (2004) distinguishes between weak and strong family ties. Whereas weak ties prevail in the northern part of Europe, strong ties are a particular characteristic of southern Europe, more precisely of the Mediterranean region. Furthermore, Reher argues that “the way in which the relationship between the family group and its members manifest itself has implications for the way society itself functions” (Reher 2004, p. 45). In the Mediterranean countries young adults are not accustomed to solving economic difficulties on their own; instead, they depend on the entire family group to deal with these problems. Reher emphasizes the important role of attitudes which are rooted in the collective culture and which influence the process of socialization of individuals. He states that the strong-family area is characterized by greater social cohesion and more effective social control of behavior. Consequently, these societies tend to be less dynamic (Reher 2004).

Rosina (2004) as well as Rosina and Fraboni (2004) argue that there exists a relationship between the strong family ties and the diffusion of cohabitation in Italy. These strong ties are responsible for there being a marked material and emotional involvement on the part of parents in the lives of their adult children. Parents view the success of their children as a consequence of their far-sighted family strategy, thus they see their children as extensions of themselves. Consequently, adult children must rely on prevailing traditions, norms and values when making choices. Furthermore, Rosina and Fraboni (2004) argues that young adults can only decide on a new living arrangement if their family accepts this choice. Since parents view the failure of their children as their own failure, they try do discourage their offspring from doing things that are socially not accepted. Cohabiting adults may be “punished” with less generous help (Di Giulio/ Rosina 2004; Holdsworth/ Iraoqui Solda 2002). According to Rosina and Fraboni (2004), adults from families with higher educated fathers are the forerunners in the diffusion of cohabitation. Since these fathers tend to have more open minded attitudes towards non-traditional behavior they might support their adult children even if they decide to act outside common traditional behaviors. The strong influence of parents is also due to the Italian housing situation and the resulting proximity between family members. Because of the “predominance of closed, densely

built-up types of settlements in small towns and rural areas” (Höllinger/ Haller 1990, p. 114) a high percentage of young and even older adults live near their parental home. This applies to more than 70% of adults in rural areas (Höllinger/ Haller 1990). Given this circumstance, parents have better opportunities to influence their children’s way of life than parents in other European countries. But we also observe a strong exchange of goods and services among households in Italy. Offspring receive transfers not only in their youth, but also after marriage and even when they have children. The economic aid of parents contributes to an important extent to the family’s income (Barbagli 1997; Tuorto 2002). Consequently, adults may tend to avoid disputes with their parents in order to secure the financial means that are probably necessary for them.

2. HYPOTHESIS

However, in recent decades cohabitation figures have increased slightly in Italy. The phenomenon gained more importance in the north and the centre of the country (Rosina 2004). In the specific case of Milan, Rossi (2003) found that 15.3% of relationships which started before 1974 were cohabitations. In contrast, 52.4% of all Milanese couples who started their relationship after 1995 decided on this living arrangement. In the case of Milan, Rossi proves that more highly educated women decide more frequently on cohabitation not only as an alternative to marriage but also as an alternative to any other living arrangement. Rosina and Fraboni (2004) argue as well that the more educated, more secularized, and more autonomous youth living in less traditional contexts such as big cities in northern Italy tend to be the forerunners in the diffusion of cohabiting unions. Rosina (2004) sees a rapid increase of this phenomenon not only in the cities but also in the countryside.

Kiernan (2000) emphasizes that younger generations enter cohabitation more often than older generations. Furthermore, the impact of secularization is evident, not only when cohabitation is rare but also when cohabitation becomes more popular (Kiernan 2000). Manting (1996, with reference to Halman 1991) assumes that women with a religious affiliation have a more positive attitude towards marriage, since Roman Catholic family morality does not allow for premarital cohabitation. Our first hypothesis is supported by these observations:

H1: The risk of entering a non-marital union in Italy increases by cohort and tends to be higher among women who grow up in the northern and central regions of the country. Women who spent their childhood in southern Italy or on the islands have a lower risk of entering cohabitation. Moreover, women without an affiliation to the Roman Catholic Church have a higher risk of experiencing this transition.

Research from previous studies reveals that women with a higher level of education decide more often on an informal union than women with a lower educational level (Rossi 2003; Rosina/ Fraboni 2004). For Italy, there is one minor exception to this: some decades ago poor couples in the south and on the islands of the Apennine peninsula who could not afford to marry fled from their home villages in order to set up home together with their partners (the so-called “fuitine”).² As far as recent developments are concerned, more highly educated women tend to be the forerunners of cohabitation. Kiernan (1999) attaches importance to the fact that there is little direct association between educational level and probability of marrying, while we do find this connection concerning cohabitation. Moreover, Kiernan (2000) argues that the link between being in full-time education and entering into cohabitation is not so clear cut and varies across nations. Manting (1996) states that students have not only a lower propensity to marry, but they are also less likely to enter into cohabitation. Even though educational enrollment reduces the probability of forming any kind of union, in cases where a student does start a union, it is more likely to be a cohabitation than a marriage (Baizán et al. 2001). Concerning the high level of economic dependence on the family, we suppose that women decide more often for cohabitation when they live more independently of their family, i.e. when they have completed school or university. Corresponding to these assumptions, our second hypothesis is:

H2: Women with a higher level of education have a higher risk of entering into an informal union than women with a lower educational level. Furthermore, being enrolled in education has a negative impact on the propensity to experience the transition to cohabitation.

² Trost (1978) describes the same phenomenon referring to poor people in Sweden moving from rural to urban areas: the so-called Stockholm marriages.

Referring to the approach offered by Rosina and Fraboni (2004) and by Rosina (2004), who argue that parents tend to discourage their adult offspring from entering an informal union by using financial resources as a means of bringing pressure to bear, we expect that women who can afford to live without economic support from their family have a higher risk of forming a cohabiting union than women who have to rely on the help of their families. Thus, we suspect that:

H3: Women who are employed have more economic security and enter cohabitation more often than women without such certainty.

Referring to age at entry into cohabitation, Kiernan (1999) stresses that among Western European countries women as well as men tend to enter informal unions in their early and late twenties, while the proportion of cohabiting unions is lower in the thirties. As regards Italy, we find that an unusually high percentage of women tend to avoid entry into any kind of union, at least in their twenties (Kiernan 1999). Baizán et al. (2001) emphasize that, in southern Europe, the age at first union formation for young adults is increasing. Barbagli et al. (2003) argue that the pre-conditions for marriage (having a stable job, one's own house and a stable relationship) apply to entry into cohabitation, as well. As a consequence, in Italy cohabitation is a living arrangement more typical for older young adults than for younger ones. In other European countries, economic uncertainty and scarcity of economic resources increase the likelihood of cohabitation compared with marriage (Seltzer 2000), but this is not the case in Italy. The structure of the welfare system and the importance of family support force people to marry rather than cohabit. As regards leaving the home, transition to marriage and first birth, we observe the so-called "postponement syndrome" (Moreno Mínguez 2003). We assume that this development also has an impact on cohabitation.

H4: Young women in Italy tend to start cohabiting at an older age than women in other European countries.

As far as family background factors are concerned, Rosina and Fraboni (2004) found a connection between the diffusion of extramarital unions among women and the educational level of their fathers. They argue that the low diffusion of cohabitation in

Italy is not so much caused by the low level of secularization and the strong role of the Catholic Church, but mainly by the strong family ties between parents and children. Since families with greater cultural resources are the forerunners of informal unions, the father's education has a great impact on the diffusion of cohabitation – not only in terms of economic power, but also because “higher educated tend to be more open minded towards the possibility of their children making non-traditional choices” (Rosina/ Fraboni 2004, p. 154). Thus, these families have better cultural and material resources at their disposal for making less traditional choices. Furthermore, Rosina and Fraboni (2004) emphasize that among women who have completed university cohabitation is more common among those coming from a family with a more highly educated father. Barbagli et al. (2003) argue that the spread of non-marital unions in Italy is due to the increasing tolerance of parents coming from the 1970s generation towards the living arrangements of their children. Apparently, the acceptance among the parent generation, especially in the case of fathers, seems to have a great impact on the diffusion of cohabitation. We assume to find this effect in our data, as well, thus we formulate the following hypothesis:

H5: Fathers with higher cultural resources, i.e. those with a higher level of education, tend to accept their adult daughter's decision to cohabit more readily than fathers with lower levels of education. Therefore, women with more highly educated fathers have a higher risk of entering an informal union than women with fathers who are less highly educated.

Next we will compare cohabitation and marriage patterns in Italy. Concerning existing research, we know that there is generally a strong positive relationship between marriage – especially direct marriage – and religiosity (Fluori/ Buchanan 2001). Barbagli et al. (2003), Pérez/ Livi-Bacci (1992) and Baizán et al. (2001) found a high degree of interrelationship between marriage and childbirth in Italy. They argue that in southern Europe both events are strongly interrelated. Therefore, one can assume that first conception has a stronger impact on direct marriage intensities than on entry into cohabitation. As far as the impact of educational enrollment is concerned, a range of studies provide evidence that school and university enrollment diminishes the probability of entering a union. However, attending an educational institution is more compatible with cohabitation than with marriage (Baizán et al.

2001; Liefbroer 1991; Hoem 1986; Blossfeld/ Huinink 1991; Thornton et al. 1995). Hoem (1986) mentions that “students simply have less money, time, and inclination for the commitments of marriage” (Hoem 1986, p. 126). Similarly, Thornton et al. (1995) argue that the demands of school limit the amount of time available for other roles. According to Blossfeld/Huinink (1991) there are normative expectations in the society that hinder women who are studying from entering marriage. Since educational expansion has increased the time spent in education, young adults experience a delayed transition to adulthood. With reference to previous research, we hypothesize:

H6: Comparing cohabitation and direct marriage, there are important differences in union formation patterns. Whereas a first conception increases the risk of entering any union, this is more the case for marriage. With reference to H2, we argue that being enrolled in education diminishes the risk of entering a union, but it is less incompatible with cohabitation. Moreover, we assume that Roman Catholic Church affiliation has a positive effect on entering direct marriage and a negative impact on forming a cohabiting union. This corresponds to H1.

3. DATA AND COVARIATES

For our analysis we used the *Indagine longitudinale sulle famiglie italiane* (Longitudinal Survey of Italian Households, ILFI)³. The ILFI is one of the few panel surveys existing in Italy. It was first conducted in 1997 and carried out by the Universities of Milan (Bicocca), Trento, Bologna, ISTAT and others. The survey was continued every two years up to 2003. In the first wave, 9,770 members of 4,404 Italian families were interviewed (for further information, see Schizzerotto 2002). Using retrospective data from the first two waves, we will calculate multiplicative intensity models in order to analyze women’s risk of entering cohabitation as a first partnership in Italy. We concentrate on women born between 1940 and 1974. We decided to exclude women born before 1940, firstly because entry into marriage was

³ Università degli Studi di Milano Bicocca, Università degli Studi di Trento, Università degli Studi di Bologna, Indagine longitudinale sulle famiglie italiane, 1997 – 1999. File dati su supporto magnetico. Responsabile scientifico: A. Schizzerotto.

not only the prevailing but nearly the exclusive practice of entering a couple relationship, and secondly because of the very low number of cohabiting women in these cohorts as a result of this behavior. Women born between 1900 and 1939 or after 1974, as well as foreigners and women who lived abroad during their childhood, were not considered. The original data set consists of information on 5,313 men and 5,819 women. After cleaning and restricting the data, information on 3,233⁴ women was used – 81 of them entered cohabitation as a first relationship and 2,436 entered marriage directly.

To estimate first cohabitation and direct marriage intensities of women in Italy we use multiplicative intensity models. The observation starts at age 15. The corresponding baseline hazard is modeled as a piecewise function that will be divided into 0-60, 60-120, 120-180, 180-240, and 240-300 months (from exact age 15-20, 20-25, 25-30, 30-35 and 35-40, respectively). Censoring will occur at entry into direct marriage (or at entry into cohabitation as a first relationship for the model considering direct marriage), upon reaching the age of 40 or at the month of the interview, whichever occurs first. We control for a number of time-constant and time-dependent covariates. The following formula describes the main effects model:

$$\mu(t)_{jklmnopqr} = a_{j(t)} \times b_k \times c_l \times d_m \times e_n \times f_{o(t)} \times g_{p(t)} \times h_{q(t)} \times i_{r(t)}$$

Factor *a* represents the effect of time, i.e. time since the exact age of 15 until entry into cohabitation or censoring, whereas *j(t)* denotes the time segments, which are assumed to be piecewise constant. Factors *b* to *e* indicate the time-constant covariates and factors *f* to *i* represent the time-varying covariates. Cohort, region of residence at age 15, education of both parents, and religion are used as time-constant covariates. Cohorts are subdivided into women born between 1940-49, 1950-59, 1960-69, and 1970-74. For region of residence at age 15, we distinguish between northwest, northeast, centre, south and the islands. We are aware of the fact that the islands Sicily and Sardinia are quite different from each other in many aspects and especially as far as family formation is concerned, but the low number of cohabiting women in these areas did not allow for a more detailed categorization. The ILFI offers full migration

⁴ In the ILFI, 1,541 women were born before 1940 and 618 after 1974. These women were excluded from the analysis.

histories – to identify region of residence during socialization, we calculated region of residence at age 15. The education of the father and the mother was classified into low (illiterate person, no degree, or primary degree), medium (lower secondary) and high (higher secondary, university) level of education. In addition, we used a missing category. In the final model we matched the education of both parents together, using the following classification: both parents have a low level of education, the mothers' education is higher than the fathers', the fathers' education is higher than the mothers', both have medium or both have a high level of education. The missing category was then deleted. As far as religion is concerned, we argue that religious affiliation is relatively stable over the life course, so we use it as a time-constant covariate. Moreover, the ILFI provides information on religion only for women asked in 1997. Women who entered the survey in 1999 were not asked about this characteristic. The categories of religion are: Catholic and not Catholic (no religion, Christian without church affiliation, other and missing (including those interviewed only in 1999)). See Appendix A for more detailed information.

As time-varying covariates we use educational degree, educational attendance, having a first conception and employment status. For educational degree we distinguish between no degree/primary, lower secondary, higher secondary and university. Educational attendance was calculated according to time spent in education, independently of whether a woman acquired a degree or not. Time periods with less than 5 months between one exit from education and the next entry into education were ignored since summer holidays or the time between A-levels and entry into university are normally not perceived as being out of education. Since birth occurs nearly always within marriage and often contributes to the entry into union, we decided to use first conception instead of first birth. Having a first conception was calculated by subtracting 8 months from the month of birth, due to the fact that most women are not aware that they are pregnant during the first few weeks of pregnancy (Baizán et al. 2001). Concerning employment status, we distinguish between being in the labor market (active) and being out of the labor market (inactive). Although we are aware of the fact that a more detailed distinction, like working part-time or full-time, would be more appropriate, we decided for a simple categorization (active – inactive). This decision was mostly driven by the low number of cases we had when we tried to use thinner levels of employment.

In our analysis we include all factors right at the moment, which means that in all sections of the analysis we control for the impact of the above quoted factors.

4. RESULTS

4.1. *The spread of informal unions*

In Table 1 we present the relative risks of entering cohabitation as a first relationship for women in Italy. As far as the cohort is concerned, we observe that the risk of entering cohabitation increases significantly by cohort. Women born between 1960 and 1969 have the highest risk of experiencing this transition. As concerns the youngest cohort, we notice that the risk decreases – this might be due to the fact that, at the time of interview, these women are very young. Since women tend to postpone the exit from their parental home and therefore also the entry into cohabitation, we presume that some of these women will enter an informal union at a later point in time.

Women who lived in the northern and central regions of Italy during their childhood (at age 15) have a higher risk of entering into a non-marital union as a first relationship than women who lived in the south or on the islands. Model 8, in which all covariates are included, reveals that women who lived in central and northeastern Italy have the highest risk, followed by the northwest. The results for the northeastern and central regions are significantly different from those of the south. Table 1 also indicates that Italian women from the islands of Sicily and Sardinia have the lowest risk of entering an informal union – this figure is not significantly different from that of the south, however. We assume that the high risk of entering cohabitation for women from central Italy is largely driven by women from Rome and not so much from other areas of the centre. When referring to the impact of religion on the transition to cohabitation, the models show that non-Catholic women have a risk of starting a non-marital union which is double that of Catholic women. Thus, our first hypothesis can be confirmed: Italian women who are more secularized, i.e. women from more recent birth cohorts, women growing up in more modern contexts such as those found in northern and central Italy, as well as women without Roman Catholic Church affiliation, tend to enter informal unions more often than other women.

Table 1: Sequence of nested models presenting the relative risks of the transition to non-marital cohabitation as a first relationship for women in Italy.

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
Cohort								
1940-49	1	1	1	1	1	1	1	1
1950-59	3.53***	3.47***	3.34**	2.98**	3.07**	3.37**	3.36**	3.37**
1960-69	5.55***	5.12***	5.04***	4.58***	4.82***	5.58***	5.61***	5.69***
1970-74	3.23**	2.75**	2.81*	2.45*	2.7*	3.17**	3.19**	3.23**
Parents' education								
Both low		1	1	1	1	1	1	1
Mother's education higher than father's		2.16**	1.92*	1.86*	1.99*	2.29**	2.31**	2.36**
Father's education higher than mother's		0.55	0.55	0.55	0.6	0.69	0.69	0.69
Both medium		1.28	1.18	1.15	1.24	1.42	1.42	1.45
Both high		2.26***	2.28***	1.92**	2.21***	2.56***	2.58***	2.61***
Region of residence at age 15								
Northwest			1.74*	1.48	1.45	1.49	1.46	1.44
Northeast			2.13**	2.01**	1.92*	1.93*	1.89*	1.84*
Centre			2.24**	1.8*	1.82*	1.93*	1.9*	1.85*
South			1	1	1	1	1	1
Islands			0.64	0.68	0.69	0.69	0.69	0.7
Religion								
Catholic				1	1	1	1	1
Non-Catholic				2.49***	2.55***	2.58***	2.59***	2.6***
Educational attendance								
Out of education					2.01*	1.87*	1.8	1.79
In education					1	1	1	1
Education								
No school completion / primary						1	1	1
Lower secondary						0.8	0.79	0.82
Higher secondary						0.53	0.52	0.54
University						0.64	0.63	0.68
Employment								
Active							1.09	1.11
Inactive							1	1
First conception								
No first conception								1
First conception								2.08*
Age								
15-20	1 (0.01)***	1 (0.01)***	1 (0.01)***	1 (0.01)***	1 (0.01)***	1 (0.01)***	1 (0.01)***	1 (0.01)***
20-25	3.44***	3.38***	3.34***	3.31***	2.78***	3.44***	3.4***	3.31***
25-30	8.42***	8.02***	7.97***	7.79***	6.01***	7.62***	7.46***	7.11***
30-35	14.17***	13.38***	13.68***	12.8***	9.43***	12.00***	11.7***	10.85***
35-40	15.67***	14.84***	15.56***	13.93***	10.06***	12.79***	12.55***	11.27***
Log Likelihood								
	-728.01	-720.19	-714.20	-707.25	-705.09	-703.66	-703.60	-702.44
Probability level								
		0.004	0.018	0.000	0.038	0.412	0.740	0.127

p<0.01*** 0.01< p<0.05** 0.05<p<0.1*

Source: ILFI 1997, 1999. Own calculations.

4.2. The impact of a woman's own level of education and educational attendance

Table 1 indicates that women with higher levels of education have lower risks of entering an informal union. We assume that this effect is partly due to the high degree of interrelation between the parents' and the daughter's education. In Table 2 we estimated a model in which we do not control for the impact of the parents' level of education. In this model we find that the effect of education on the entry into cohabitation largely disappears: but women with the highest levels of education now have the highest risk of forming an informal relationship.

Concerning the influence of educational attendance on the entry into cohabitation, we calculated two separate models in which we used a combination factor of graduation and educational attendance. In the first model we included the parents' education, and in the second one excluded it (Table 3). We observe that in both models women who have completed their education have a higher risk of forming a non-marital union than women who are still attending school or university. Controlled for the impact of the parents' education, Table 3 indicates that women with a primary graduation or without any degree have the highest risk of forming such a union, whereas the second model, where we do not control for the parents' education, shows that women with a university degree have the highest risk of forming an informal union.

As far as our second hypothesis is concerned, we conclude that the impact of education is not so clear cut: it interacts to a large extent with the educational careers of the parents. Regarding the influence of attending school, we confirm that women who are still attending school or university have lower risks of entering a cohabiting union. Here we might also find a particular characteristic of Italy: since a lot of students enrol in a local university they continue to stay at their parental home when studying and thus have lower probabilities to enter new living arrangements than do students in other western countries; these often leave home when entering university.

Table 2: Relative risks for the transition to non-marital cohabitation of women in Italy (not controlled for parents' education).

Cohort	
1940-49	1
1950-59	3.34**
1960-69	6.52***
1970-74	3.98**
Region of residence at age 15	
Northwest	1.78*
Northeast	1.98*
Centre	2.13**
South	1
Islands	0.89
Religion	
Catholic	1
Non-Catholic	2.39***
Educational attendance	
Out of education	1.5
In education	1
Education	
No school completion / primary	1
Lower secondary	0.96
Higher secondary	0.72
University	1.21
Employment	
Active	1.16
Inactive	1
First conception	
No first conception	1
First conception	1.98
Age	
15-20	1 (0.01)***
20-25	3.62***
25-30	6.72***
30-35	10.13***
35-40	10.23***
Log Likelihood	-743.78

p<0.01*** 0.01< p<0.05** 0.05<p<0.1*

Source: ILFI 1997, 1999. Own calculations.

Table 3: Relative risks for the transition to informal cohabitation of women in Italy, with an interaction between level of education and educational attendance (Model 1 is controlled for cohort, parents' education, region of residence at age 15, religion, employment, first conception and age. In Model 2 we control for the same covariates except for the parents' education).

Education and educational attendance	Model 1	Model 2
No school completion / primary & out of education	2.63*	1.88
Lower secondary & out of education	2.8**	2.08*
Higher secondary & out of education	1.43	1.26
University & out of education	1.95	2.24*
Any degree & in education	1	1

p<0.01*** 0.01< p<0.05** 0.05<p<0.1*

Source: ILFI 1997, 1999. Own calculations.

4.3. The influence of the employment situation

Concerning the structure of the Italian welfare state and the prevailing cultural norms, we assumed that women who decide on cohabitation cannot rely on the support of their families – at least not to the same extent as married couples. Therefore, we hypothesized that women with more economic security, i.e. women who have a job, have a higher risk of deciding on cohabitation. These women are not necessarily dependent on their families' help, so they have a higher level of decision-making autonomy than women who have to rely on their family. Table 1 shows the corresponding relative risks and reveals that employed women have a somewhat higher risk of enter cohabitation than unemployed women – however, the integration of this factor does not improve the model.

To disentangle the impact of educational attendance and employment status on cohabitation we estimate the interaction between educational attendance and employment situation (Table 4). Women who are not employed and are out of education have the highest risk of entering an informal union.

In order to find more indicators for the relationship between cohabitation and employment, we use descriptive methods for analyzing the employment rate of women in our sample. Graph 1 shows that the percentage of employed women is higher among cohabiting women than among women who entered marriage directly. Whereas the proportion of employed women decreases slightly in the first twelve

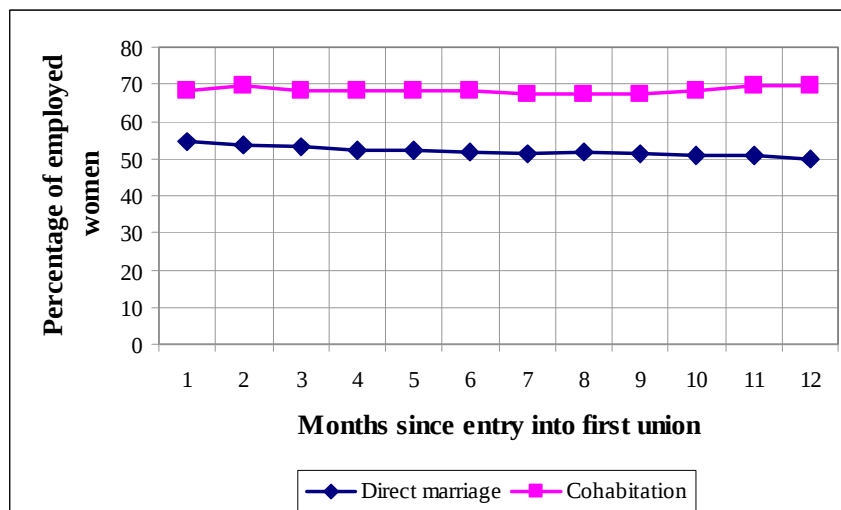
months after marriage, it also tends to increase slightly among women living in an informal union. In Graph 2 we present the labor market participation of women in our sample according to the educational level the woman had when she entered the relationship. Women with no school completion or a primary or lower secondary completion are considered to have a low level of education, whereas women with a higher secondary school completion or university degree are considered to have a high level of education.

Table 4: Relative risks for the transition to informal cohabitation of women in Italy, with an interaction between employment and educational attendance (controlled for cohort, parents' education, region of residence at age 15, religion, education, first conception and age).

Employment	Educational attendance	
	Out of education	In education
Active	2.63**	2.76**
Inactive	3.86**	1
Log Likelihood -700.66		
p<0.01*** 0.01<p<0.05** 0.05<p<0.1*		

Source: ILFI 1997, 1999. Own calculations.

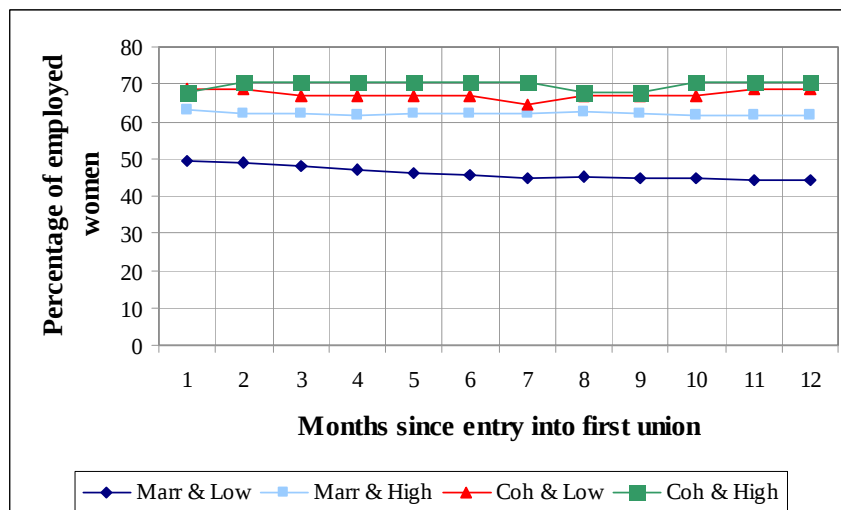
Graph 1: Percentage of employed women after entry into union according to type of first union (women born between 1940 and 1974).



Source: ILFI 1997, 1999. Own calculations.

This graph demonstrates that, in our sample, married women with a lower level of education have the lowest labor market participation. In addition, their employment rates decrease in the course of the first year from about 51% to 44%. Married women with a higher level of education have relatively stable employment rates. After twelve months, 62% of them are active in the labor force. As far as cohabiting women are concerned, Graph 2 indicates that both less educated and highly educated women have high and stable labor force participation rates. One year after union formation, 69% of the less educated and 71% of the more highly educated cohabiting women are employed.

Graph 2: Percentage of employed women after entry into union, according to type of first union and degree of education (women born between 1940 and 1974).



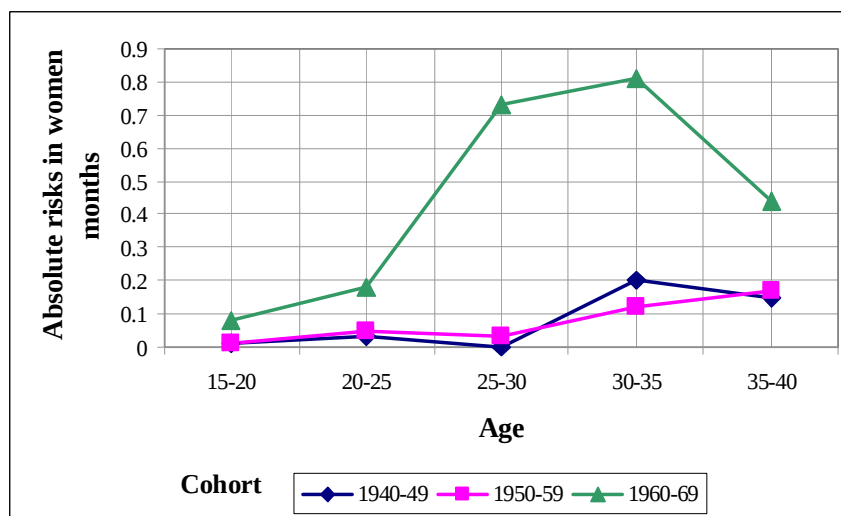
Source: ILFI 1997, 1999. Own calculations.

Our findings confirm that the labor participation patterns of married and cohabiting women tend to be different. After entry into union, cohabiting women have a higher probability of working than married women. As regards married women, we identified large differences between less educated and highly educated wives, whereas cohabiting women in the two educational groups show similar patterns.

4.4. Late entry into cohabitation

In order to investigate the age at entry into cohabitation as a first relationship among younger generations in more detail, we estimate three models based only on (i) women born between 1940 and 1949 (ii) women born between 1950 and 1959 and (iii) women born between 1960 and 1969. In Graph 3 we compare the absolute risks of the baseline intensities from these three models. Women born between 1940 and 1949 and those born between 1960 and 1969 have the highest risk of forming a non-marital union at age 30 to 35. Women born in the 1950s have the highest risk between ages 35 and 40.

Graph 3: Baseline Intensities as absolute risks for the transition to cohabitation for women in Italy (controlled for region of residence at age 15, parent's education, religion, education, educational attendance, first conception, employment and age).



Source: ILFI 1997, 1999. Own calculations.

In comparison to other European countries, we see large differences between the ages at entry into cohabitation as a first relationship. Kiernan (1999) emphasizes that, in most European countries, cohabitation tends to be a living arrangement more for the younger young than for the older young. In contrast, Italian women have the highest risk of experiencing this transition after age 30.

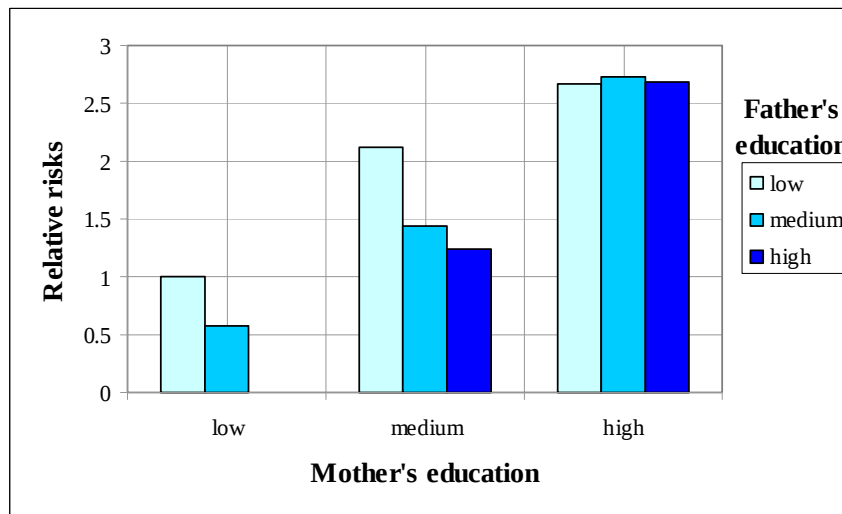
4.5. The impact of parents' education

As far as family background factors – thus the parents' education – are concerned, we have experimented with different models. In the first model we integrate the father's education and exclude the education of the mother. Model 1 of Table 8 in Appendix B indicates that the risk of entering an informal union is higher among women with highly educated fathers. However, these figures are not significant. In a second step we integrate the mother's education and omit the educational level of the father. The results, presented in Model 2 of Table 8, show that women with highly educated mothers have the highest risk of experiencing the transition to an informal union. Their risk is three times that of women with mothers who are not highly educated. Furthermore, the value for more highly educated mothers is clearly significant and the effects are stronger than the effect of the father's education.

Calculating a third model which includes the level of education of both parents, we discovered that the positive impact of the father's education not only disappears – it actually changes its direction of influence. Model 3 of Table 8 reveals that women with more highly educated fathers have a lower risk of forming a non-marital union. However, these figures are not significant. As regards the impact of the mother's education, we find the same results as in the models with the mother's education only: the effect of a high level of education on the part of the mother is strongly positive.

To disentangle the impact of the parents' education in more detail, we calculated a model with an interaction between the father's and the mother's level of education. Graph 4 presents the corresponding relative risks and reveals that the women with a more highly educated mother experience the highest risk of entering cohabitation, regardless of the educational level of the father. In cases where the mother has a relatively low level of education, there is still a positive effect if the father's educational level is even lower. The reverse influence is visible if the education of the father is higher than that of the mother. In this case, the risk of forming an informal union decreases.

Graph 4: Relative risk of entering an informal union as a first relationship for women in Italy (Interaction between mother's and father's education).



Source: ILFI 1997, 1999. Own calculations.

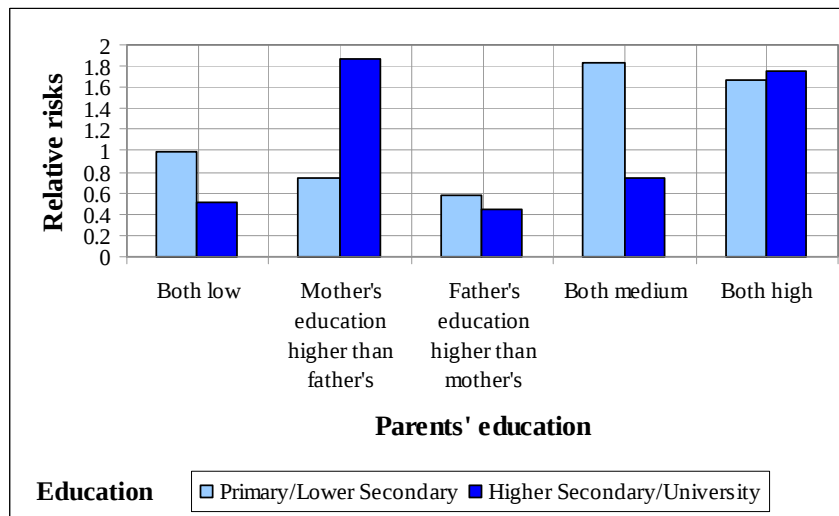
Since both factors are highly interrelated, we decided to use a combined factor of the mother's and father's level of education in the final model (Table 1). For this factor, the following categories are used: (i) both parents have a low level of education, (ii) the mother has a higher level of education than the father, (iii) the father has a higher level of education than the mother, (iv) both parents have a medium or (v) a high educational level.

Table 1 indicates that women with two highly educated parents have the highest risk of experiencing the transition to cohabitation; moreover, this figure is significantly different from the category 'two parents with little education'. However, the results show that women with mothers who are more highly educated than the fathers have a high risk as well. Low risks are found for women who have parents both of whom have a low or medium level of education. Italian women with fathers who have a higher level of education than their mothers have the lowest risk of entering cohabitation. As far as our second hypothesis is concerned, we confirm that the education of the father has a large impact on the transition into an informal union. However, we discover that the educational level of the mother is much more important than that of the father – and it works in the expected direction. Whenever both parents have the same level of education, the risks increase with the relative level of education. Whenever the father is more highly educated than the mother, the daughter's risk of forming a non-marital relationship is lower. The opposite holds if

the mother is more highly educated than the father. From these findings, we assume that the educational career of the mother plays a key role in the decision-making process concerning whether or not to enter into cohabitation. In a broader sense, the level of education of the mother (also in comparison to the father's education) could be understood as a measure of the "emancipation" of the female family members from the more traditional idea of family. Thus, more highly educated mothers (as well as more highly educated daughters) might have more open-minded attitudes about modern living arrangements. One might also propose that mothers with higher educational resources or with the same resources as their husbands may exert a certain influence on their husbands to "permit" their daughters to cohabit. If women – in comparison to their husbands – have no higher educational resources at their disposal, they might have less power to support their daughters' entering cohabitation. From this perspective, the lower educated father could be seen as an obstacle in the diffusion of cohabitation in Italy, whereas the mother seems to be important for accepting the daughter's decision to cohabit.

Since the results of Section 4.2. indicate that there is a high interrelationship between the education of the daughter and the educational level attained by the parents, we calculated an interaction between the two factors. Graph 5 presents the corresponding results: women have a high risk of entering a cohabiting union if both of their parents are highly educated, regardless of their own educational levels; whereas women have the lowest risk of entering cohabitation if the father is more highly educated than the mother – independently of the educational level of the woman herself. The highest risk is identified if the mother is more highly educated than the father and the daughter is highly educated as well. Finally, if both parents have a low or medium level of education, the effect of the daughter's education is clearly negative. The results presented here reveal that the impact of the educational level of the woman herself is not so clear cut. We must take into account the fact that the interrelation between the educational level of the parents and the educational level of the woman influences the transition to cohabitation in Italy.

Graph 5: Relative risk of entering an informal union as a first relationship for women in Italy (Interaction between education and parents' education).



Source: ILFI 1997, 1999. Own calculations.

4.6. Direct marriage vs. cohabitation in Italy

In a further step we estimate multiplicative intensity models for the entry into direct marriage for women in Italy. The findings presented in Table 5 indicate that the risk of entering marriage directly decreases by cohort. Apart from women born between 1950 and 1959, who have the highest risk of experiencing a direct transition to marriage, women born after 1960 have significantly lower risks of marrying directly than women born between 1940 and 1949. The models also document that women without Roman Catholic Church affiliation and women who grew up in the northeastern regions of Italy have significantly lower risks of entering marriage directly.

As far as the impact of the parents' education is concerned, Model 8 reveals that women with two highly educated parents and women with a mother who has a higher level of educational than the father have significantly lower risks of deciding on a direct marriage.

Table 5: Sequence of nested models presenting the relative risks of the transition to direct marriage as a first relationship for women in Italy.

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
Cohort								
1940-49	1	1	1	1	1	1	1	1
1950-59	1.09*	1.12**	1.12**	1.13**	1.22***	1.27***	1.28***	1.2***
1960-69	0.62***	0.67***	0.67***	0.67***	0.74***	0.8***	0.79***	0.77***
1970-74	0.28***	0.32***	0.32***	0.33***	0.39***	0.42***	0.42***	0.4***
Parents' education								
Both low		1	1	1	1	1	1 (ref.)	1
Mother's education higher than father's		0.66***	0.67***	0.67***	0.78**	0.84	0.84	0.86**
Father's education higher than mother's		0.68***	0.68***	0.68***	0.83***	0.89*	0.89*	0.88
Both medium		0.73***	0.74***	0.74***	0.91	0.99	1	1
Both high		0.44***	0.44***	0.45***	0.65***	0.69***	0.68***	0.72***
Region of residence at age 15								
Northwest			0.96	0.98	0.94	0.96	1	0.97
Northeast			0.9	0.91	0.86**	0.87**	0.92	0.8***
Center			0.97	0.99	1	1.01	1.05	0.95
South			1	1	1 (ref.)	1	1 (ref.)	1
Islands			1.01	1.01	1.04	1.05	1.03	1.04
Religion								
Catholic				1	1	1	1	1
Non-Catholic				0.88**	0.92	0.92	0.92	0.88**
Educational attendance								
Out of education					5.15***	4.9***	5.29***	5.03***
In education					1	1	1	1
Education								
No school completion / primary						1	1	1
Lower secondary						0.87**	0.88**	0.96
Higher secondary						0.76***	0.77***	0.91
University						0.87	0.88	1.12
Employment								
Active							0.83***	0.91**
Inactive							1	1
First conception								
No first conception								1
First conception								5.98***
Age								
15-20	1 (2.17)***	1 (2.36)***	1 (2.43)***	1 (2.43)***	1 (0.62)***	1 (0.67)***	1 (0.65)***	1 (0.64)***
20-25	5.24***	5.35***	5.35***	5.36***	4.3***	4.54***	4.66***	4.15***
25-30	7.33***	7.7***	7.7***	7.71***	5.6***	5.95***	6.22***	5.04***
30-35	3.89***	4.07***	4.06***	4.08***	2.82***	3.00***	3.16***	2.17***
35-40	1.52***	1.59***	1.59***	1.6***	1.1***	1.18***	1.24***	0.76***
Log Likelihood								
	-14149.31	-14084.74	-14083.19	-14081.09	-13870.78	-13861.00	-13852.19	-13525.49
Probability level								
		0.000	0.544	0.040	0.000	0.000	0.000	0.000

p<0.01*** 0.01< p<0.05** 0.05<p<0.1*

Source: ILFI 1997, 1999. Own calculations.

Estimating the interaction between parents' education and a daughter's own education, we found out that women with two highly educated parents have lower risks of marrying directly, regardless of their own educational level. The highest risks of forming a direct marriage are found among women with primary or lower secondary education who have two parents with either a low or a medium level of education (results not shown).

As regards education, the stepwise modelling reveals that the risk for more highly educated women increases only after adding the factor "first conception". In Model 8 we find a U-shaped effect of education: women with lower and women with high level of education have higher risks of marrying directly than women with a medium educational level. However, these figures are not significant. Women who are still attending an educational institution have significantly lower risks of experiencing a direct entry into a legal union than women who have finished school or university. Table 6 presents the interaction between educational degree and attendance: for women who have finished their education we again observe a U-shaped pattern of education. Women who are still attending an educational institution have significantly lower risks of marrying directly, regardless of their current educational level.

Table 6: Relative risks for the transition to direct marriage of women in Italy, with an interaction between level of education and educational attendance (controlled for cohort, parents' education, region of residence at age 15, religion, employment, first conception and age).

Education and educational attendance	
No school completion / primary & out of education	1
Lower secondary & out of education	0.98
Higher secondary & out of education	0.88**
University & out of education	1.12
Any degree & in education	0.18***
p<0.01*** 0.01< p<0.05** 0.05<p<0.1*	

Source: ILFI 1997, 1999. Own calculations.

Regarding the impact of the employment situation, women who are employed have a significantly lower risk of deciding on a direct marriage than women who are not employed. Another factor that highly influences the transition to direct marriage is "having a first conception". Women who are pregnant experience a risk of entering

marriage as a first relationship that is six times higher than the risk of women who have not conceived.

Comparing the competing risk models for entry into cohabitation and entry into direct marriage, we find interesting indications of the mechanisms that guide the transition into first union in Italy. First of all, we observe that the risk of deciding on cohabitation increases by cohort, whereas the risk of entering a direct marriage decreases. Women who grew up in central and northeastern Italy had the highest risk of forming a consensual union. At the same time, we identified women who lived in the northeastern part of the country during their childhood to have a significantly lower risk of entering a legal union directly. As regards the impact of religion, our models show that women without Roman Catholic Church affiliation have significantly higher risks of deciding on cohabitation and significantly lower risks of experiencing the transition to a direct marriage.

The impact of the parents' education is interesting as well: whereas a high level of education on the part of both parents, as well as a higher educational level of the mother, favors the entry into cohabitation, the same characteristics hamper the entry into a direct marriage. It seems that the same mechanisms are responsible when women decide what kind of union to choose.

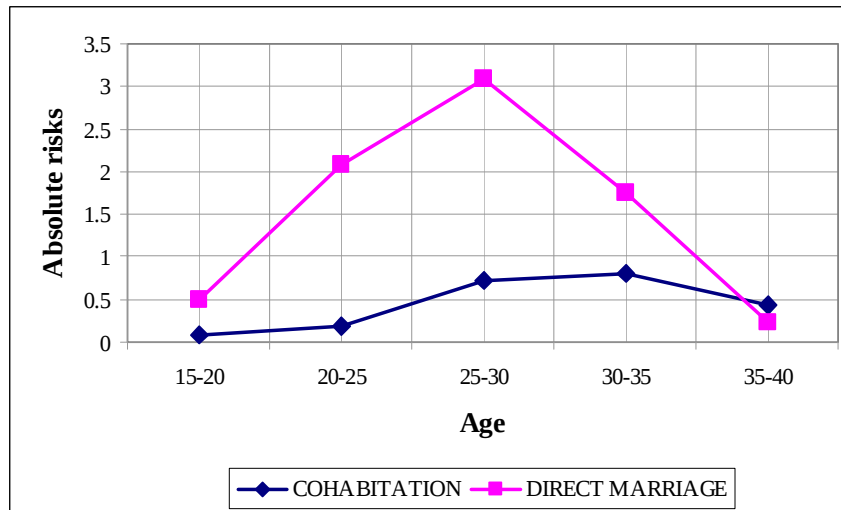
As far as educational attendance is concerned, we proved that being in education decreases the risk of entering any union. However, attending school is less incompatible with cohabitation than with a direct marriage.

As regards the influence of employment status, we found that being in the labor force increases the risk of forming an informal union and decreases the risk of entering marriage directly. Another interesting pattern is evident concerning the impact of first conception. Having a first conception has a significant positive effect on entry into both cohabitation and direct marriage. But being pregnant favors the entry into marriage more than the entry into cohabitation: women who are pregnant have double the risk of forming a consensual union of women without a first conception, but their risk of marrying directly is six times as high.

Comparing the baseline intensities for direct marriage and cohabitation for women born between 1960 and 1969, we observe that women aged 25 to 30 have the highest risk of experiencing the transition to direct marriage, whereas women aged 30 to 35 have the highest risk of entering cohabitation (Graph 6). Thus, union formation for

women who marry is more concentrated between the ages of 25 and 30, whereas cohabiting women tend to enter their first relationship at a later stage of life.

Graph 6: Baseline intensities as absolute risks for the transition to cohabitation and direct marriage for Italian women born between 1960 and 1969 (controlled for region of residence at age 15, parents' education, religion, education, educational attendance, first conception, employment and age).



Source: ILFI 1997, 1999. Own calculations

CONCLUSION

The analysis confirms that a slight but constant diffusion of informal unions is taking place in Italy. Women from younger birth cohorts who grew up in the northern or central regions of Italy and who declare themselves not to be Catholic have the highest risk of entering cohabitation. Women who have spent their childhood in the northeastern or central parts of the country enter extramarital relationships more often than do women coming from any other part of Italy.

Regarding the diffusion of cohabitation among the individual cohorts, the results show that Italian women tend to enter cohabitation up to their thirties. This is in keeping with the so-called “postponement syndrome”, which is typical for the family and fertility developments of recent cohorts in southern European societies. We have

shown that Italian cohorts, apart from exhibiting an increase in the mean age at home leaving, at first marriage and first birth, also experience a late entry into cohabitation.

In contrast to our initial suggestion, we found that the impact of employment status is not so strong. Using descriptive methods to investigate the relationship between cohabitation and labor market participation, we discovered that cohabiting women tend to be employed more often than women who entered their first union with a direct marriage. Furthermore, we proved that more highly educated and less educated cohabiting women tend to have about the same labor market participation rates, whereas we find large differences between women with different levels of education who entered marriage directly. The model for direct marriage shows that unemployed women have a significantly higher risk of forming a direct marriage than employed women. We suggest that women who have decided to cohabit need to rely on their employment earnings to a greater extent than do women who entered marriage directly. Married couples might be supported economically by their families in a stronger way than non-marital unions. This applies especially in terms of housing. Since renting a flat is very expensive in Italy, many couples seek to buy a flat or a house. Parents often support their married children in doing so, while cohabiting couples can not always account on their parents' financial support.

As far as the impact of the level of education and educational attendance is concerned, we find that the educational level of women interrelates to a large extent with the educational level of the parents. Controlling for the educational level of the parents, we find a negative impact of education, whereas it is positive if we exclude this factor. In this latter case we observe a slightly U-shaped effect: women without any school completion or a primary level of education and women with a university degree have higher risks of experiencing the transition to cohabitation than women with lower or higher secondary levels of education. Women who have not completed any education are least likely to enter an informal union. But if we compare direct marriage and cohabitation, our data supports the hypothesis that women who attend school have lower risks of entering the former than they have of entering the latter. As far as individual characteristics are concerned, our analysis confirms that these characteristics have a big impact on the transition to cohabitation and marriage in Italy. It is especially education and educational enrollment that seem to exert a strong

influence on the decision for one or the other of the two living arrangements. Analyzing the impact of family background factors we found that the educational degree of the parents also largely matter when deciding for marital or non-marital unions. Our findings revealed that – in contrast to previous results – the education of the mother has a higher impact on the transition to cohabitation than the education of the father. This outcome contradicts our initial hypothesis and earlier findings by Rosina and Fraboni (2004) where they discover the opposite effect: the education of the father has a larger impact than the mother's graduation. We, by contrast, found that women with two highly educated parents have the highest risk of forming a consensual union. The risk is also high if the mother has a higher level of education than the father. Women with a father who is more highly educated than their mother have the lowest risk of deciding on cohabitation. On the other hand, we find evidence that the risk of entering a direct marriage is significantly lower for women with two highly educated parents or a mother with a higher level of education than the father. From these findings we assume that the education of the mother becomes highly important when a daughter decides on a living arrangement. We suggest that, within the family, more highly educated mothers have more power to support their daughters when choosing an informal union. On the other hand, it might be the case that, in families with a more highly educated mother, female family members grow up in a more “emancipated” context. Their mothers probably had more decision-making autonomy than women in unions with more highly educated husbands. Since the daughters of these women were socialized in a more liberal context, they decide more often on cohabitation and less frequently on a direct marriage. Axinn and Thornton (1993) found evidence that young women with mothers who have a favorable attitude towards cohabitation have significantly higher rates of entering an informal union than women with mothers who oppose cohabitation. McDonald (1980) provides support for the “Social power theory of parental identification”, which states that young adults are more likely to identify with the parent they perceive to be more influential. We might assume that, within relationships where the woman is more highly educated than her husband, the wife presents herself as being more powerful. Furthermore, Wright and Young (1998) discovered that children from father-headed families have more traditional gender-related attitudes than mother-headed families. They also found that children from families where the mother is active in the labor

market have more egalitarian attitudes. Our findings confirm the strong impact of mothers on the decision making process of daughters.

As far as future developments are concerned, one would expect that cohabitation will continue to diffuse. The findings support the suggestion that informal unions are gaining in importance from one cohort to the next. Since the education of the woman's and mother's generation seems to have a major influence on the transition to informal unions, we assume that the continuously rising expansion of education among both generations will increase the importance of cohabitation in Italy. We further assume that more daughters will be supported by their mothers when entering non-marital union. It is possible that extramarital relationships will develop more rapidly than in the past, as Italian society witnesses entire generations of more highly educated mothers. At the same time, the educational level of young women themselves will increase, as well. As cohabitation becomes socially more accepted, it will probably stimulate further increases. In conclusion, one can assume that higher proportions of Italian women will be entering informal unions in the future.

The analysis presented here raised the question as to how different individual and family background factors, such as the mother's education, influence the decision of a woman to cohabit. In a further step, we want to investigate the decision-making-process for or against cohabitation and marriage of women in Italy. To this end, we are currently carrying out field work in different Italian regions. We conduct semi-structured in-depth interviews with women aged 25 to 40 who are cohabiting or who entered marriage after a previous cohabitation, women with and without children. The combination of qualitative and quantitative research methods allows for a deeper understanding of the observed phenomenon and offers the opportunity to investigate e.g. the role of mothers on the decision for or against cohabitation to more detail.

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APPENDIX A

Table 7: Exposure statistics of all covariates used in the models.

	Exposures in women months	Exposures in percent	Occurrences (Cohabitation)	Occurrences (Cohabitation) in percent	Occurrences (Direct Marriage)	Occurrences (Direct Marriage) in percent
	Model on Cohabitation			Model on Direct Marriage		
Cohort						
1940-49	108,452	25.75%	6	7.41%	788	32.35%
1950-59	104,726	24.86%	20	24.69%	795	32.64%
1960-69	141,864	33.68%	46	56.79%	710	29.15%
1970-74	66,198	15.72%	9	11.11%	143	5.87%
Parents' education						
Both low	255,220	60.59%	39	48.15%	1,749	71.80%
Mother's education higher than father's	23,409	5.56%	9	11.11%	95	3.90%
Father's education higher than mother's	70,745	16.79%	7	8.64%	323	13.26%
Both medium	31,680	7.52%	7	8.64%	150	6.16%
Both high	40,186	9.54%	19	23.46%	119	4.89%
Region of residence at age 15						
Northwest	108,169	25.68%	24	29.63%	607	24.92%
Northeast	67,098	15.93%	17	20.99%	378	15.52%
Center	63,781	15.14%	19	23.46%	368	15.11%
South	130,389	30.95%	17	20.99%	770	31.61%
Islands	51,803	12.30%	4	4.94%	313	12.85%
Religion						
Catholic	351,174	83.37%	47	58.02%	2,104	86.37%
Non-Catholic	70,066	16.63%	34	41.98%	332	13.63%
Educational attendance						
Out of education	291,251	69.14%	70	86.41%	2,323	95.36%
In education	129,989	30.86%	11	13.58%	113	4.64%
Education						
No school completion / primary	85,449	20.29%	9	11.11%	700	28.74%
Lower secondary	185,227	43.97%	27	33.33%	773	31.73%
Higher secondary	133,895	31.79%	33	40.74%	797	32.72%
University	16,669	3.96%	12	14.81%	166	6.81%
Employment contract						
Active	170,913	40.57%	49	60.49%	1,328	54.52%
Inactive	250,327	59.43%	32	39.51%	1,108	45.48%
First conception						
No first conception	411,976	97.80%	75	92.59%	2,050	84.15%
First conception	9,264	2.20%	6	7.41%	386	15.85%
Age						
15-20	189,415	44.97%	9	11.11%	325	13.34%
20-25	138,730	32.93%	23	28.39%	1,194	49.01%
25-30	61,208	14.53%	27	33.33%	721	29.60%
30-35	21,925	5.20%	16	19.75%	158	6.49%
35-40	9,962	2.36%	6	7.41%	38	1.56%

Source: ILFI 1997, 1999. Own calculations.

APPENDIX B

Table 8: Relative risks for the transition to cohabitation of women in Italy (including education (1) of the father (2) of the mother (3) of both parents).

	Model 1	Model 2	Model 3
Cohort			
1940-49	1	1	1
1950-59	3.47***	3.52***	3.52***
1960-69	6.41***	6.14***	6.11***
1970-74	3.85**	3.5**	3.45**
Father's education			
Low	1		1
Medium	1.02		0.67
High	1.61		0.61
Missing	0.44		1.52
Mother's education			
Low		1	1
Medium		1.67	2.1**
High		3.00***	4.27***
Missing		0.17*	0.11*
Region of residence at age 15			
Northwest	1.62	1.45	1.48
Northeast	1.86*	1.72	1.72
Center	2.06**	1.9*	1.86*
South	1	1	1
Islands	0.85	0.85	0.86
Religion			
Catholic	1	1	1
Non-Catholic	2.45***	2.44***	2.47***
Educational attendance			
Out of education	1.74	2.05*	1.97*
In education	1	1	1
Education			
No school completion / primary	1	1	1
Lower secondary	0.92	0.87	0.9
Higher secondary	0.63	0.51	0.56
University	0.92	0.63	0.71
Employment contract			
Active	1.09	1.1	1.1
Inactive	1	1	1
First conception			
No first conception	1	1	1
First conception	1.96	2.06*	2.08*
Age			
15-20	0.0000049***	0.0000044***	0.00000459***
20-25	0.0000182***	0.0000165***	0.000017***
25-30	0.0000337***	0.0000309***	0.000032***
30-35	0.0000519***	0.0000485***	0.0000499***
35-40	0.0000541***	0.0000507***	0.0000519***
Log Likelihood	-740.84	-733.76	-732.58

p<0.01*** 0.01< p<0.05** 0.05<p<0.1*

Source: ILFI 1997, 1999. Own calculations.

