

## MARRIAGE, COHABITATION AND MARITAL DISSOLUTION IN NEW ZEALAND

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Family formation in New Zealand has undergone major changes over the last 100 years, particularly since the end of the Second World War. The broad trends and patterns in New Zealand have paralleled those in other 'neo-Europes': the displacement of marriage by cohabitation, especially for first unions, and a sharp increase in dissolutions of legal marriages through separation and divorce. This paper focuses on three aspects of family formation where dramatic changes have occurred since the 1960s: marriage, cohabitation and marriage dissolution. Life-table approaches are used to derive the statistics analysed, and a cohort perspective is employed to discuss the results.

Analyses of cohabitation, marriage and divorce in New Zealand have until recently been restricted largely to available vital statistics and census data. The first comprehensive study of cohabitation used a then novel data source, the marriage register (Carmichael 1984). This was followed by a more recent study based on the 1981, 1986 and 1991 Censuses (Carmichael 1996). It has been pointed out, however, that census data tend to underreport and/or misreport cohabitation (Pool 1992, 1998; Carmichael 1996). Although most studies of divorce have been based on census data, two have used sources that, for New Zealand, were unconventional. Fergusson, Horwood and Shannon (1984) used data from a longitudinal study of a cohort of children born in Christchurch in 1977, and Carmichael (1988) used data extracted from around 15,000 divorce files in 1979.

This paper extends Fergusson *et al.*'s and Carmichael's investigations using data from a 1995 first ever national sample survey on family formation and dissolution – *New Zealand Women: Family, Employment and Education* (NZW: FEE), carried out by the Population Studies Centre, University of Waikato (Marsault *et al.* 1997). This survey collected retrospective data on the number of unions a woman had entered in her lifetime, the ages at which she entered each, and the ages at which any union dissolutions (as marked by final separation, not divorce) had occurred. Using these data, the ensuing analysis focuses on first marriage, first cohabitation and marital separation (but not the breakdown of cohabiting unions). It draws on analyses presented in three previous conference papers: Dharmalingam *et al.* (1996), Lapierre-Adamcyk, Pool and Dharmalingam (1997) and Dharmalingam *et al.* (1998).

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### First marriage

In the survey questionnaire respondents (women aged 20–59 in 1995) were asked the number of partners they had had. A partner was defined as a man with whom the respondent had had an intimate (sexual) relationship, and who had lived in the same household (circumstances such as work and housing permitting). For each partnership the respondent was asked the following questions: in what month and year did you first start living with your (first, second, etc.) partner in the same household? Did you marry him when you first started living together? If 'No', did you marry him later? If 'Yes', in what month and year did you marry him?

No attempt was made to distinguish between 'registered' and 'customary' marriages. It was left to the respondent to determine whether and when a partnership turned into a marriage. Among Māori, customary marriage practices historically were common and were recognized by the State until 1952, but thereafter only marriages registered and conducted by a State-licensed marriage celebrant were deemed legitimate (Douglas 1977; Pool 1977). Moreover, following the introduction of the comprehensive Social Security Act of 1938, several welfare measures gradually became attached to registered marriages until, with the introduction in 1972 of the Domestic Purposes Benefit for sole parents, this link was severed (Beaglehole 1993; Shirley *et al.* 1997).

Given the longstanding tradition of customary marriage among Māori, it is likely that some Māori reported such marriages as 'marriage', even though, from a Pakeha perspective, their relationships might have been considered '*de facto*' or cohabiting. Conversely, some Māori may have reported customary marriages as *de facto* unions, even though, for all practical purposes, they may have been indistinguishable from registered marriages. The results and discussion presented below on marriage and cohabitation need to be interpreted conscious of the possible impact of these cultural differences in, and perspectives on, union formation.

Cumulative proportions of women of various birth cohorts first marrying by exact ages 21 and 29 years (i.e., at ages 20 or younger, and 28 or younger) are given in Table 1. The youngest women covered in the survey (aged 20–24 years in 1995) were born during 1971–75, and figures for this cohort to exact age 21 have a slight downward bias because younger members still had not reached that age by the date of the survey. The oldest (aged 55–59 years in 1995) were born during 1936–40. The proportion of women married by exact age 21 first began to decline for women born in 1956–60, and the trend continued thereafter to the cohort born during 1971–75. Similar trends are evident for both Pakeha and Māori women. Among those born before 1956 the cumulative proportion married by exact age 21 was substantially higher for the Māori (about one-half) than for the Pakeha (about one-third), but there were no significant ethnic differentials among those born after 1955.

With respect to cumulative proportions married by exact age 29, there were some ethnic differentials. Up until the 1951–55 birth cohort similar proportions of Māori and Pakeha (about 85 per cent) were married. While a decline in this percentage for Māori began with those born during 1956–60, for Pakeha it took another five years. Moreover, from their similar starting points the Māori percentage declined faster than the Pakeha, reaching 48 per cent after ten years among those born during the early 1960s compared to a Pakeha figure of at least 66 per cent after ten years; women born during 1967–70 were yet to turn 29 at the survey, so that the

**Table 1** Cumulative proportions of women entering first marriage by exact ages 21 and 29 years by birth cohort and ethnicity

Year of birth	Pakeha		Māori	
	Exact age 21	Exact age 29	Exact age 21	Exact age 29
1936–50	0.31	0.87	0.53	0.84
1951–55	0.37	0.83	0.50	0.84
1956–60	0.27	0.84	0.31	0.68
1961–65	0.18	0.72	0.18	0.48
1966–70	0.11	0.66 <sup>a</sup>	0.11	0.46 <sup>a</sup>
1971–75	0.07 <sup>a</sup>		0.06 <sup>a</sup>	

a Biased downward because not all cohort members had reached exact age by date of survey (1995).

Source: New Zealand Women: Family, Employment and Education Survey.

1966–70 figure shown in Table 1 has a downward bias. While acknowledging that the boundary between ‘Māori’ and ‘Pakeha’ marriage is blurred because of widespread intermarriage, the earlier onset and faster pace of decline in marriage among Māori is likely to reflect a more receptive cultural context for consensual partnering. Consensual unions and ‘customary’ marriages were particularly common among Māori until welfare eligibility became attached to registered marriage after 1938 (Phillipps 1966; Douglas 1977; Pool 1977; Carmichael 1984, 1996). The Māori cultural perspective on union formation probably meant that the nature of consensual partnering differed as the trend toward it gathered momentum, with Māori quickly comfortable with more extended periods of cohabitation, and with it effectively *replacing* marriage, but Pakeha inclined to cohabit only as a brief *precursor* to marriage.

Table 2 presents results of a multivariate analysis. It confirms what has been described above: a decreased likelihood of getting married during the period 1976–1995 and among those born after 1955. In addition, university-level education is associated with a reduced likelihood compared to those with secondary school or no educational qualifications. It is also interesting that the experience of cohabitation increases the likelihood of first marriage, but having a birth before marriage decreases it. While the former finding suggests that cohabitation may often be a precursor to marriage, and perhaps even a trial marriage, the latter is consistent with, though not conclusive proof of, it also becoming an increasingly popular alternative institution in which to bear and raise children (for example, Klijsing and Macura 1997; for a review see Carmichael 1995).

### Cohabitation

Carmichael’s (1984, 1996) two studies suggest that: (i) about 8–12 per cent of first marriages in the early 1960s were preceded by cohabitation; (ii) the prevalence of cohabitation peaks in the 20–29 age group; (iii) there is a higher prevalence among

**Table 2 Estimated relationships between the likelihood of first marriage and selected explanatory variables (Cox proportional hazard model)**

Explanatory variables	Conditional probability of experiencing first marriage at any given age
Birth cohort	
1936–55	High
1956–75	Low
Calendar period	
Before 1976	High
1976–85	Moderately low
1986–95	Low
Ethnicity	
Pakeha	Low
Māori	Low
Educational attainment	
No qualification	High
Secondary school	High
University/other tertiary	Low
Cohabited in the past?	
No	Low
Yes	High
Had premarital birth?	
No	High
Yes	Low
Had premarital pregnancy?	
No	Low
Yes	High

Source: New Zealand Women: Family, Employment and Education Survey.

Māori; (iv) members of religious denominations that are patronized overwhelmingly by Māori and persons who claim 'no religion' are more likely to cohabit than those of other religious affiliations; and (v) there is a lower prevalence of cohabitation among the tertiary educated than among those with no qualification. These observations are broadly supported by findings from the NZW: FEE Survey.

Table 3 shows the cumulative proportions, by birth cohort and ethnicity, entering cohabiting first unions among those who had not entered marital first unions. At a more general level, the rise and spread of cohabitation seems to coincide with the decline of first marriage. Among both Māori and Pakeha women born after 1950 who had not entered marital first unions, about 75–85 per cent had cohabited by the time they turned 29. However, there were some ethnic differentials in the propor-

**Table 3 Cumulative proportions of women who had entered marital first unions, and of the remainder who had entered cohabiting first unions, by exact ages 21 and 29 years by birth cohort and ethnicity**

Year of birth	Pakeha				Māori			
	Exact age 21		Exact age 29		Exact age 21		Exact age 29	
	Marital	Cohabit	Marital	Cohabit	Marital	Cohabit	Marital	Cohabit
1936–50	0.33	0.05	0.85	0.27	0.46	0.19	0.79	0.46
1951–55	0.44	0.18	0.78	0.75	0.37	0.53	0.87	0.82
1956–60	0.27	0.35	0.75	0.80	0.17	0.51	0.57	0.79
1961–65	0.19	0.37	0.58	0.83	0.08	0.58	0.21	0.85
1966–70	0.10	0.47	0.51	0.85	0.06	0.59	0.11	0.84
1971–75	0.04	0.43			0.03	0.69		

Source: New Zealand Women: Family, Employment and Education Survey.

tions cohabiting by exact age 21. While almost 70 per cent of Māori women born during 1971–75 (who had not married without cohabiting) had cohabited by age 21, the corresponding figure for Pakeha was 43 per cent. Substantial differences between Māori and Pakeha are also noticeable for all other birth cohorts, although they are not of the magnitude observed for the youngest cohort (Table 3).

The pattern of union status by age at the time of survey is given in Table 4. Age-specific cohabitation rates decrease from a high of 27 per cent for age group 20–24 to 9 per cent for age group 35–39. This age-specific pattern is consistent with 1991 Census results (Carmichael 1996), although the rates from the census data are lower than those from the survey. This could be partly due to the four-year time difference between the two datasets, and perhaps also reflects differences in the wording of questions and definitions of cohabitation.

Another interesting phenomenon is couples who live separately but in intimate relationships. Respondents to the NZW: FEE Survey were asked ‘Are you *currently* having an *intimate relationship* with someone who lives in a separate household?’ This question was preceded by one that sought to identify current cohabitation: ‘Are you *currently* living in the *same household* with someone with whom you have an *intimate relationship* but to whom you are *not married*?’ (emphases in both questions in original). Thus the survey contextually defined living-apart-together (LAT) relationships as very much like cohabiting relationships, except that the parties did not live in the same household.

The LAT relationships of the 1990s are believed to differ in both prevalence and nature from sexually intimate noncohabiting unions of the 1960s and 1970s. There are no pre-1990s data comparable to the NZW: FEE data, so the argument that LAT relationships have become more common relies on indirect and anecdotal evidence. Their prevalence is certainly claimed to have increased overseas (Villeneuve-Gokalp 1990, 1997; Burch and Bélanger 1999), and observation of New Zealand society leads one to strongly suspect that it has also increased in New Zealand.

**Table 4** Percentage distributions by union status at time of survey and by number of unions entered, by age at interview

	Age at interview			
	20–24	25–29	30–34	35–39
Union status				
Cohabiting	27	20	14	9
Living apart	20	8	7	6
Married	14	49	63	70
No current relationship	37	18	11	7
Other	2	5	5	8
Number of unions by age 20				
0	54	59	62	60
1	38	34	34	39
2+	8	7	4	1
Number of unions by age 25				
0	–	13	19	13
1	–	63	62	73
2+	–	24	19	14

Source: New Zealand Women: Family, Employment and Education Survey.

It can be argued that an increased prevalence of LAT relationships in the 1990s reflects economic and social changes among both young people and parents, and easier access to modern contraceptives. The difficulties of finding employment for those aged under 25 years compared to those over that age in the 1990s are likely to have prevented couples from setting up their own homes. Needing to survive on, and then repay, student loans could also have acted as a deterrent to cohabitation, with the low income threshold at which liability to repay loans begins possibly having discouraged it (see Jackson's paper in this volume). As Shirley *et al.* (1997:227) observed: 'The upward boundaries of social dependency have increased since the 1991 Census because the budget that year tightened eligibility for unemployment benefits and tertiary educational allowances, in effect making many families responsible for support of the unemployed and full-time student members up to 25 years of age'.

The most important influences on the increased prevalence of LAT relationships in the 1990s, however, are likely to have been social rather than economic. Although there are no hard data, anecdotal evidence seems to support the claim that such relationships are now more socially acceptable, and Baby Boomer parental cohorts that married early, divorced and then entered consensual unions probably have acted as role models for greater openness about intimacy among the noncohabiting young. This openness, sometimes finding expression in cohabitation and sexual activity in the homes of couples' parents, seems to have been a major distinguishing feature of LAT relationships in the 1990s, and it has been argued that those rela-

**Table 5 Estimated relationships between the likelihood of entering a cohabiting first union and selected explanatory variables (Cox proportional hazard model)**

Explanatory variables	Conditional probability of experiencing a cohabiting first union at any given age
Birth cohort	
1936–55	Low
1956–65	High
1966–75	Very high
Calendar period	
Before 1970	Low
1971–90	High
1991–95	Moderately high
Ethnicity	
Pakeha	Low
Māori	High
Educational attainment	
No qualification	High
Secondary school	Moderately low
University/other tertiary	Low

Source: New Zealand Women: Family, Employment and Education Survey.

tionships may signify a major shift in family formation at younger ages (Villeneuve-Gokalp 1990; Pool 1998; Burch and Bélanger 1999).

As would be expected, the rise and spread of cohabitation has been accompanied by an increase in the number of unions entered in one's lifetime. This can be seen from Table 4, where the younger she was the more likely a woman was to have lived in more than one union by exact ages 20 and 25 (cohabiting unions that resulted in marriage are counted as one union, not two). Results of a multivariate analysis of the likelihood of entering a cohabiting first union are given in Table 5. These results confirm what was found at the bivariate level: those born after 1955 and Māori were more likely to have entered cohabiting first unions than those born before 1956 and Pakeha. It is also clear that while having some educational qualification decreases the risk of entering a cohabiting first union compared to those with no qualification, the university-educated have the lowest likelihood. This is consistent with the finding from the 1991 Census (Carmichael 1996), and might in part reflect greater difficulty finding suitable partners among rapidly increasing numbers of well-educated women (see Jackson's discussion of the Australian situation in this volume). It is also interesting that while the entire period after 1970 has seen an increased likelihood of first unions being cohabiting compared to the pre-1970 period, there seems to have been a relative decrease for the most recent period, 1991–95. This result matches what has been noted for, for example, Sweden and

Canada (Lapierre-Adamczyk *et al.* 1997). The trend could be due to increased female enrolment in tertiary educational institutions since the late 1980s, which may have made living in a union less desirable and economically less feasible (Carmichael 1995; Carmichael and Mason 1999), and, again, finding acceptable partners more difficult.

### Marital dissolution

The displacement and deferment of first marriage by cohabitation has occurred in the context of increases in the dissolution of legal marriages. Separation or divorce has probably attracted more attention than cohabitation because of its seemingly 'negative' effects on the wellbeing of partners, children and society. It has assumed added importance as Western societies have gradually moved towards a decrease in state intervention in the family sphere, especially by enacting more liberal divorce laws, and have encouraged families to take more responsibility for the welfare of their members; often, admittedly, in response partly to greatly increased state expenditure on support for sole parents. It would thus be valuable to understand the patterns and correlates of marriage dissolution in New Zealand.

This section examines the relationship between marriage dissolution and socio-demographic and temporal factors (for recent reviews of trends in divorce see McPherson 1995; McCluskey 1999). There have been two previous studies of sociodemographic correlates of union dissolution in New Zealand that used microlevel data. Fergusson *et al.* (1984) analysed 'family breakdown' based on longitudinal data from the Christchurch Child Development Study. Carmichael (1982, 1988) extracted data from divorce files covering dissolutions of 1939–73 marriages up until December 1978, and by linking these to published marriage statistics conducted true cohort analyses. These were not, however, able to take into account ethnicity. Except for a brief period from 1948 to 1951, data on ethnicity of marriage partners have never been collected in the marriage register, and ethnicity is not recorded in divorce files. Yet census data reveal distinct cultural differences in nuptiality (Pool, Jackson and Dickson 1998).

New Zealand analysts have been able to document, although with great difficulty, trends in divorce over time. Changes in divorce laws in 1980 (*Family Proceedings Act*) and 1981 (*Matrimonial Proceedings Act*) saw a sudden doubling of divorces (Cartwright 1985). The divorce rate leapt from 9.1 dissolutions per 1,000 existing marriages in 1980 to 17.2 in 1982, before dropping to 11.6 in 1989. The effect of legislative change was thus concentrated in just two years. This has prompted the argument that it was symptomatic rather than deterministic: that the law changes merely allowed longstanding dysfunctional marriages to be dissolved (Lloyd 1978; Phillips 1981; Carmichael 1982, 1988; McPherson 1995). Among determinants, the Baby Boom pattern of marriage at young ages, frequently because the bride was pregnant, may have been important (Carmichael 1982). Analysis of divorce registration data suggests that the rate of increase in the divorce rate slowed in the 1980s and 1990s compared to the 1970s (McPherson 1995; Pool *et al.* 1998). This, it has been argued, was in part due to the displacement of early-marrying Baby Boom marriage cohorts at high-risk ages by more recent generations of 'late marriers', who should have been less at risk of marital dissolution (Pool *et al.* 1998).

The NZW: FEE data allow a more powerful analysis of marital dissolution (as

**Table 6** Life table estimates of the cumulative percentages of marriages dissolved by selected marriage durations, by birth cohort and ethnic group

Birth cohort	Marriage duration					Number of observations
	2 yrs	5 yrs	10 yrs	15 yrs	20 yrs	
<b>Non-Māori</b>						
1936–50	3.1	5.5	14.6	21.8	27.5	639
1951–55	3.1	7.6	18.9	28.6	36.9	320
1956–60	5.9	12.8	23.3	32.1		339
1961–65	5.4	14.8	23.7			266
1966–75	11.2	22.7				217
<b>Māori</b>						
1936–50	2.7	5.5	15.1	19.2	27.6	73
1951–55	13.9	19.4	30.5	39.2		36
1956–60	13.6	20.5	25.8	31.4		59
1961–65	14.6	23.7	43.2			35
1966–75	13.6	29.3				43
1951–60	13.7	23.3	27.6			95
1961–75	14.1	25.1				78

Source: New Zealand Women: Family, Employment and Education Survey.

marked by final separation) and its relationship with various determinants than has been possible in the past. Table 6 provides, by birth cohort, life table estimates of the cumulative proportions of first marriages dissolved at various durations of marriage for the two major ethnic groups. It lends support to the general observation that younger cohorts have higher rates of divorce than older cohorts. For instance, within the first two years of marriage, about 11 per cent of non-Māori born during 1966–75 had separated, as against 3 per cent among the 1936–50 and 1951–55 cohorts. What are more interesting are the ethnic differentials: except for the oldest cohort (born during 1936–50) and youngest cohort (born during 1966–75), the level of separation among Māori, particularly in the first few years of married life, was much higher than that among non-Māori. Of particular note is the contrast between the substantial increase in dissolution levels between the 1961–65 and 1966–75 birth cohorts for non-Māori, and the slight decline at marriage duration 2 years, and more modest rise at duration 5 years, for Māori. This suggests that Māori culture dispensed with any notion of divorce as socially disapproved behaviour well before Pakeha culture did.

It is clear from the results of multivariate analysis presented in Table 7 that younger birth cohorts have a higher likelihood of having separated than older cohorts, and the detailed results show that the likelihood of separation has almost doubled since the 1960s. It is interesting that the likelihood of separation was less during 1990–95 than it had been during the 1970s and 80s. However, the difference

**Table 7 Estimated relationships between the likelihood of marital dissolution (final separation) and selected explanatory variables (Cox proportional hazard model)**

Explanatory variables	Conditional probability of experiencing final separation at any given age
Birth cohort	
1936–55	Low
1956–65	Moderately high
1966–75	High
Calendar period	
Before 1970	Low
1970–79	High
1980–89	High
1990–95	Moderately high
Marriage duration	
> 2 years	High
0–2 years	Low
Age at marriage	
20+ years	Low
< 20 years	High
Ethnicity	
Pakeha	High
Māori	High
Residence at age 15	
Rural	Low
Urban	High
Has a religious affiliation?	
Yes	Low
No	High
Educational attainment	
No qualification	High
Secondary school	High
Tertiary, non–university	High
Tertiary, university	Low
Number of live births	
3+	Low
1–2	High
0	High

Source: New Zealand Women: Family, Employment and Education Survey.

between the 1990–95 and 1970–89 periods was not statistically significant. Despite this, and the reality that the divorce rate in the 1980s was boosted by the clearing of a backlog of dysfunctional marriages after the law changed, the lower magnitude for 1990–95 might indicate an emerging trend. This is corroborated by the slight downward trend in divorce rates for New Zealand in the early 1990s computed by McPherson (1995), and is consistent with Goode's (1993) speculation that declines in divorce rates should be expected in societies where they were already at high levels.

Women were subject to significantly lower likelihoods of dissolution in the first two years of marriage. Moreover, marriages that occurred before 20 years of age had a higher likelihood of resulting in dissolution. This is consistent with findings from other studies (Carmichael 1988; Martin and Bumpass 1989; Trussell, Rodriguez and Vaughan 1992; Bracher *et al.* 1993). The effects of religious affiliation and childhood residence were in the expected direction. Having lived in urban areas during childhood and adolescence increased the risk of dissolution, and women who reported no religious affiliation had a similarly elevated risk. Interestingly, no significant differences emerged between Christians of various denominations: for example, between Protestants and Catholics.

The highly educated were less likely to have had their marriages dissolve than those with lower qualifications or no qualification at all. Some studies have shown the opposite: a positive association between education and divorce (for example, Raschke 1987; Teachman, Polonko and Leigh 1987). The interaction between high qualification and age at marriage was tested, but was not significant. Thus it is possible that women educated at university level do have characteristics, or live in socio-economic environments, that reduce the likelihood of separation.

As one would expect, having three or more children reduced the risk of divorce. In contrast, childlessness increased the comparative risk. That larger family size is associated with stability of marriage is also borne out by the fact that those with one or two children had a greater risk of separation than those with three or more children.

## Discussion

The foregoing analysis of marriage and cohabitation has shown that New Zealand women have participated fully in the shift share between marriage and cohabitation seen across the developed Western countries (Carmichael 1995). As shown in Table 8, in a comparison of United Nations Economic Commission for Europe Family and Fertility Survey countries, New Zealand is numbered in the high-prevalence countries for level of cohabitation at ages 25–29 (Klijzing and Macura 1997). From the Pakeha birth cohort of 1956 onwards, the overwhelming majority of women have entered a cohabiting union before marrying, although many will have married the man they first cohabited with. The parental cohorts of the Baby Boom had low levels of cohabitation, but exceptionally high levels of marriage. The shift to cohabiting occurred at the end of the Baby Boom. However, there seems to have been a slight move away from early cohabitation for the period 1991–95, particularly among Pakeha. While this may be a statistical artefact, it is possible that there has been a real decline in early cohabitation related to increases in female participation in tertiary education. It is also possible that resource constraints associated

**Table 8 Percentages not living in a partnership (N) and living in marital (M) and consensual (C) unions by age and prevalence of consensual partnering, FFS female samples<sup>a</sup>**

Country	Year	Age group at interview					
		20–24			25–29		
		N	M	C	N	M	C
Low prevalence (0–9%)							
Poland	1991	49	51	0	19	81	0
Italy	1995–96	88	11	1	47	50	3
Lithuania	1994–95	46	52	3	23	74	3
Hungary	1992–93	46	46	7	20	76	4
Spain	1994	76	18	5	37	58	5
Intermediate prevalence (10–19%)							
Belgium <sup>b</sup>	1991–92	56	32	12	17	72	11
Latvia	1995	54	36	9	30	59	11
Germany (East)	1992	52	32	16	25	63	12
Estonia	1994	36	43	21	24	60	14
Germany (West)	1992	69	19	12	37	49	14
Slovenia	1995	55	29	16	14	71	15
Canada	1990	65	19	16	30	54	17
High prevalence (20+%)							
Switzerland	1994–95	60	15	25	27	53	20
Austria	1995–96	61	14	25	30	50	21
New Zealand	1995	57	14	29	30	49	21
Norway <sup>c</sup>	1988–89	42	25	33	23	56	22
France	1994	62	14	24	31	46	23
Netherlands	1993	60	16	21	26	49	24
Finland	1989–90	47 <sup>d</sup>	21 <sup>d</sup>	33 <sup>d</sup>	27	48	25
Sweden <sup>c</sup>	1992–93	43	13	44	28	41	31

a Percentages N, M and C may not add to 100 because of rounding.

b Dutch-speaking populations of Flanders and Brussels only.

c Exact ages 23, 28.

d 22–24 years of age.

Source: Klijzing and Macura (1997).

with labour market conditions have played a role. It is doubtful that attitudes towards relationships and union formation have become less liberal.

This argument fits also with another survey finding: that a significant minority of younger women in intimate relationships were living apart from their partners, typically with their own parents. As noted earlier, with respect to form or structure the living-apart-together relationships of the 1990s are little different from sexually intimate noncohabiting relationships of past decades. However, they seem to be

more common and to be qualitatively different, enjoying much greater parental and societal approval. The evidence, though, is limited and anecdotal, and there is a clear need to investigate this social phenomenon using more appropriate research methodologies (for example, qualitative methodologies).

The overall results for cohabitation presented here fit well with those on marriage in one regard: the cohort/period changes for these two phenomena are systematic and remarkably parallel, though of course in contrasting directions. As a result the cumulative probability of entering any form of first union, whether marriage or cohabitation, has remained more or less constant over time. It was also observed that marriage is more likely once cohabitation has occurred, yet the proportions married by exact age 29 are relatively low for the most recent cohorts, while cohabitation has occurred for four-fifths of the women who had not entered marital first unions by that age (Table 3). This seems to indicate that one form of conjugal union is gradually replacing the other, although a more sophisticated analysis by duration of union is needed to confirm this. In sum, to paraphrase Bumpass (1990), 'marriage' as an institution is not going out of fashion, but is being remodelled (Jackson and Pool 1994; Santow and Bracher 1994).

It should also be noted that the experience of Māori has been different. On the one hand, 'cohabitation' may represent for many merely a return to a more traditional marriage form. On the other hand, the volume of change between cohorts, and the far greater power in the statistical models of temporal factors compared to the factor of ethnicity, suggests that changing Māori patterns of family formation are part of a more global trend across Western developed countries.

The results obtained for marital dissolution are broadly in agreement with other studies from New Zealand and elsewhere. Patterson (1976) analysed marital dissolutions based on divorce petitions for just one year, 1971. Carmichael's (1982, 1988) study was based on divorce records from 1940 to 1978, covering the marriage cohorts of 1939–73. A more recent study used published divorce data (Pool *et al.* 1998). These studies have documented the demographic correlates of divorce, and speculated on possible underlying causes. Fergusson *et al.* (1984) explored the demographic and socio-economic correlates of family breakdown for children in the Christchurch Child Development Study, while a qualitative study by Phillips (1981) investigated the social context of changes in divorce trends and legislation. It speculated on the links between the weakening of the family as an economic unit, increased women's autonomy, the contraceptive and fertility revolutions, and social norms about marriage and family.

Most of the findings from the present study are in expected directions: being a teenager at marriage, pregnant before marriage, and of lower parity all increased the likelihood of separation. It was observed that there appears to have been a slight, though not statistically significant, decline in the likelihood of separation between the 1980s and 1990s. This is believed not to be a statistical artefact, but to reflect real change for two reasons. First, New Zealand trends may fit a wider pattern. In the twentieth century, Western societies experienced increases in divorce rates, but some non-Western countries that traditionally had high divorce rates have experienced declines. These increases (in Western countries) and decreases (in some non-Western ones) seemingly were caused by the same macro processes, industrialization and urbanization (Goode 1993). It follows from this observation that divorce rates in developed countries could be expected eventually to level off

and even decline somewhat. Second, and here the NZW: FEE survey provides empirical evidence, certain underlying social processes produce marriages that last longer. As was noted earlier, the key predisposing factors for divorce are young age at marriage precipitated (or followed) by early pregnancy. Yet these factors are diminishing in force. Beyond this, other 'selection' processes may be working. For example, cohabitation may filter out, by acting as either a trial marriage or a substitute for marriage, marriages that would otherwise take place and be especially at risk of dissolution.

Another significant result is the relationship between higher education and marriage dissolution. In the literature it is hypothesized that highly educated women could be expected to be at greater risk of dissolution because they are more likely to have economic and emotional independence, which gives them access to alternative sources of satisfaction if marriage breaks down. Hence they do not have to tolerate disharmonious marriages. NZW: FEE results support interpretations that they may be emotionally more mature, and thus able to tolerate friction between spouses; that there is greater compatibility between spouses because they make better informed decisions when selecting partners; or that higher economic status insulates against disharmony. The lower likelihood of dissolution among university-educated women can be seen as reflecting their greater power within marriage, which in turn translates into positive resolution of conflicts (Scanzoni 1972). This lends support to the thesis which accords importance to the dominance of socio-economic changes in behavioural changes (Becker, Landes and Michael 1977; Becker 1981; Morgan and Rindfuss 1985; Goode 1993), rather than to that of value changes (van de Kaa 1987; Lesthaeghe 1991; Lesthaeghe and Moors 1994, 1995).

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