

Living in precarious partnerships

81

POLICY BRIEFING

MARCH 2025

In the UK, cohabitation is now the most common type of first live-in partnership. While some couples go on to marry or separate, others are increasingly choosing to continue to cohabit. One possible explanation for the changing trends in partnership is the growing economic precariousness experienced by young people. This briefing presents findings that suggest there is an economic barrier to stable partnerships and marriage in the UK today, with young people delaying or foregoing marriage because of economic uncertainty.

The results show that cohabitators who are financially stable are more likely to marry, while those with unstable jobs or feelings of financial insecurity are more likely to separate. Men's financial resources play a crucial role, as cohabiting couples are less likely to marry if the man is unemployed or lacks savings.

Policymakers should recognise economic precarity as a key cause of partnership instability and address it by implementing policies which create a stable jobs market to help individuals save and plan for the future. Given that over a quarter of cohabiting couples separate within five years, policymakers should also consider the legal protections afforded to cohabitators and explore ways to improve public awareness of the legal implications of cohabitation breakdown.

Key Points:

- *In the UK, cohabitation is now the most common type of first live-in partnership. While some couples go on to marry or separate, others increasingly continue to cohabit.*
- *Over the past 30 years, the length of cohabitation has increased. Among those cohabitating between 2009 and 2019, around 37% married and 27% separated, meaning nearly half remained cohabiting after five years.*
- *First-time cohabiting couples where both partners are employed and have savings are most likely to marry within five years.*
- *Men's resources appear to be central to the outcome of first cohabiting relationships, as non-employed men or men who are not saving are the least likely to marry.*
- *Couples with greater financial stability, including dual-employed couples, are the least likely to separate. Female breadwinner cohabiting couples are most likely to separate, as are those where the woman feels financially insecure while the man does not.*
- *Policies should recognise the differing socioeconomic characteristics of married and cohabiting couples, ensuring protection for those most vulnerable to instability and hardship.*

Introduction

Partnership dynamics matter for health and social reasons, including family building and housing demand. Since the 1970s, cohabitation has increasingly replaced marriage as the main type of first partnership in Europe. As a result, the age at first marriage has risen, and more people remain unmarried.

Previous research shows that cohabitation is generally shorter and less stable than marriage, though some of these differences stem from disparities in the characteristics of cohabiting and married couples. The relationship between partnership type and financial resources is reciprocal, with each influencing the other.

The UK has seen a sharp rise in underemployment, low wages, and zero/short-hour contracts, though temporary contracts are less common in the UK than in most OECD countries. While economic uncertainty among young Britons is well documented, studies on its impact on partnership dynamics remain scarce. Few studies have examined whether its effect on cohabiting partnerships varies depending on whether the male or female partner experiences economic uncertainty.

The study

This study analyses trends in different-sex cohabitation and marriage over three periods (1991–1997, 1998–2008, 2009–2019) using prospective data from the [British Household Panel and Understanding Society](#). It examines whether first-time cohabiting couples transitioned to marriage or broke up within the first five years of their relationship, focusing on the role of economic resources.

The study builds on existing research by using prospective data and time-varying indicators of socioeconomic status which allow researchers to track stability and change in the economic circumstances of couples. Moreover, instead of considering men and women separately, a couple approach is taken, considering the interaction between partners' resources.

The study measures precariousness using a cumulative index that sums couples' precarious traits across employment status, income from labour, savings, and financial perceptions. The index, ranging from zero to four, counts how many most-precarious arrangements the couple has, in each observation wave. This index is included in a multinomial regression model to compare couples' predicted probability of transitioning from first cohabitation to dissolution or marriage, alongside other factors expected to influence these transitions, such as partners' ages at the start of the union, historical period, partners' previous unions, presence of children in the household, and the education and religiosity of both partners.

Main findings

Fewer transitions from cohabitation to marriage

As illustrated in Figure 1, for couples aged 16–35 in their first cohabiting relationship the proportion marrying in the first five years fell by approximately 20 percentage points. In 1991–1997 about 60% of first cohabitations ended in marriage, declining to around 40% in 1998–2008 and 2009–2019. In contrast, the dissolution rates stayed stable over the last two decades, with a slight decrease in the most recent period.



Figure 1: Risk of first cohabitation ending in marriage or break-up for couples aged 16–35, over three periods

Note: Competing risks measured using the cumulative incidence function (CIF)

Economic insecurity increases relationship precarity

Overall, couples with at least one precarious trait have a higher predicted probability of their cohabiting relationship ending in dissolution and a significantly lower probability of it leading to marriage. Predicted probabilities were calculated to determine which precariousness traits are most important in predicting transitions from cohabitation to marriage or separation, based on couples' economic precariousness (see Figure 2).

Figure 2 illustrates that first cohabiting couples experiencing employment or savings precarity, i.e. where both partners are not employed or lack savings, are the least likely to marry. A man being out of the labour market or without savings is sufficient to lower the probability of marriage, regardless of the woman's circumstances. This suggests that male-breadwinner couples have a higher likelihood of marrying and a lower risk of separation than female-breadwinner couples. First cohabiting couples with negative financial perceptions face the greatest risk of relationship dissolution.

Although the context has changed considerably over time, no evidence was found to suggest that the relationship between economic precariousness and cohabitation outcomes has shifted across the historical periods examined. However, a larger sample might have yielded clearer and more significant results in changes over time.

Policy implications

The findings show that couples today are less likely to marry within five years of living together than in the 1990s.

Marriage is more common among those who are financially secure, suggesting that marriage is selective of those who are already better-off financially. Men's financial situations play a particularly important role, with cohabiting couples less likely to marry if the man is not employed or lacks savings. Economic precarity is associated with increased risk of partnership dissolution.

Policies should recognise the differing socioeconomic characteristics of married and cohabiting couples, ensuring protection for those most vulnerable to instability and hardship. Policymakers wanting to support stable relationships must recognise that economic uncertainty is a barrier to marriage and increases the risk of break-ups among cohabiting couples.

Policies aimed at improving financial stability, allowing individuals to feel more positive about the future, could reduce the likelihood of cohabitation ending in separation. Fairer access to stable employment is therefore essential for financial security and future planning.

Consideration of the economic and legal protections for cohabiters is needed, especially for those navigating separations.

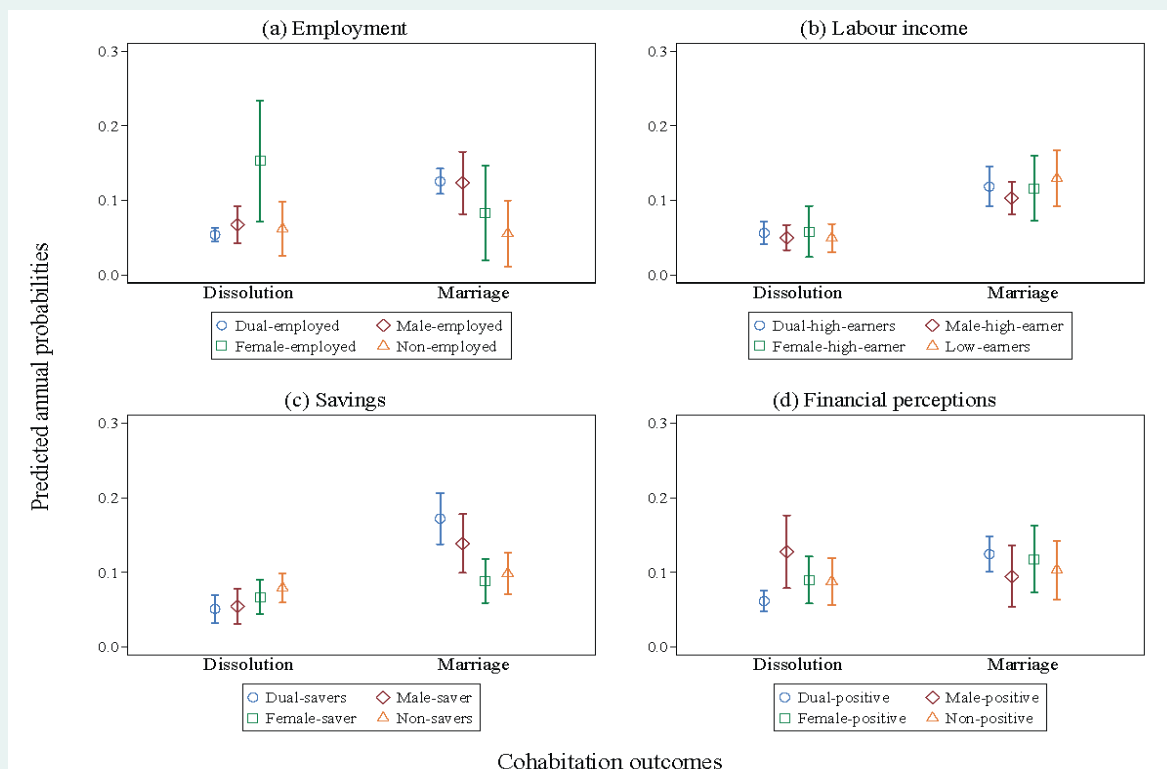


Figure 2: Predicted annual probabilities of dissolution or marriage according to first cohabiting couples' distribution of economic precariousness, UK 1991–2019

Authors**Lydia Palumbo**

(University of Turku, CPC Associate)

Ann Berrington

(University of Southampton, CPC-CG)

Peter Eibich

(Université Paris Dauphine-PSL)

Edited by Teresa McGowan and Becki Dey

(University of Southampton, CPC-CG)

**ESRC Centre for Population Change
Connecting Generations**

Building 58

Faculty of Social Sciences

University of Southampton

SO17 1BJ


Tel: +44 (0)23 8059 2579

Email: cpc@southampton.ac.uk

 [@CPCpopulation](https://twitter.com/CPCpopulation) [@ConnectingGens](https://twitter.com/ConnectingGens)

 [/CPCpopulation](https://www.facebook.com/CPCpopulation)

 [@cpc-cg.bsky.social](https://bsky.app/profile/cpc-cg.bsky.social)

 [/company/esrc-centre-for-population-change-and-connecting-generations](https://www.linkedin.com/company/esrc-centre-for-population-change-and-connecting-generations)