



Marriage Foundation

The Timing of Marriage and Union Dissolution

Dr Harry Benson, June 2026

- The benefits of marriage have been systematically underestimated in academic research and public policy. This is the central finding of my PhD thesis, recently completed at the University of Bristol.
- This finding matters because the UK is experiencing record levels of family breakdown, with profound consequences for children, public finances, and inequality, at the same time as marriage has retreated from parenthood. Understanding whether marriage itself contributes to stability is therefore a critical policy question.
- Using longitudinal data on 3,324 couples followed for up to fourteen years in the Millennium Cohort Study, my thesis replicates and extends influential analyses by the Institute for Fiscal Studies. Those studies concluded that married parents stay together longer than unmarried parents largely because they are older, better educated, and better off.
- However, their conclusions rest on a major methodological limitation: analysing only three quarters of parents in their survey sample. My analysis of the entire sample, using improved state-of-the-art methodology, shows that marriage accounts for half or more of the gap in union dissolution.
- In short, being married substantially increases the chances that parents stay together, regardless of when marriage occurs – before, during, or after pregnancy – and regardless of socio-economic background.
- These findings are consistent with well-established psychological theories that have been largely neglected in sociological research. Commitment theory, cognitive consistency theory, and signal theory all suggest that marriage functions as a commitment device, reinforcing dedication, aligning behaviour with long-term intentions, and increasing the costs of exit. The results also align closely with the long-term shift away from marriage and the rise in family instability.
- If marriage itself contributes to stability, then policies that are neutral on marriage are not neutral in effect. Reducing social and fiscal barriers to marriage could therefore play a meaningful role in strengthening family stability and reducing the long-run social and economic costs of family breakdown.

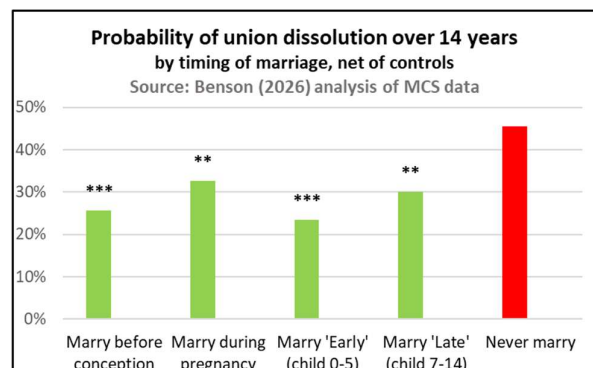
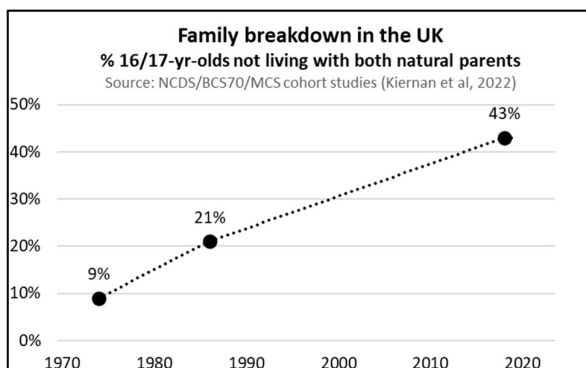


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Introduction

Marriage timing, family stability, and why it matters for children and policy

This major report for Marriage Foundation, in collaboration with the Centre for Social Justice, summarises and reflects the theories, hypotheses, analyses, conclusions, and recommendations in my PhD thesis ‘**The timing of marriage and risk of union dissolution among first-time parents in the UK**’, recently published by the University of Bristol (Benson, 2026). Section headings correspond to chapters in my thesis.

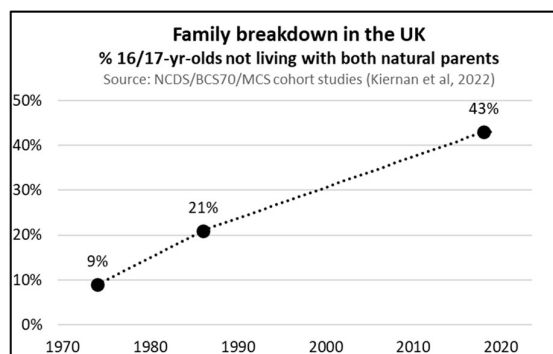
For more details of background theory, technical analyses – especially the full logistic regression tables and details of multiple imputation of missing data, a crucial methodological contribution of my PhD – as well as conclusions and policy recommendations, I encourage readers to refer to the full thesis, which my examiners described as ‘well written, logically structured and a pleasure to read’.

My thesis examines how marriage formation and its timing relative to pregnancy and childbirth are associated with the stability of parental relationships in the UK. Its central focus is on first-time parents and the risk of union dissolution over the first fourteen years of parenthood. Drawing on longitudinal data from the Millennium Cohort Study, the research investigates who marries, when marriage occurs, and whether different marital pathways are linked to different risks of separation. My thesis also assesses whether commitment theory offers a useful explanatory framework for understanding why the timing of marriage may matter for relationship stability.

For much of recorded UK history, marriage was the near-universal route into parenthood. Until

the mid-twentieth century, childbirth outside marriage was rare, and the sequencing of partnership formation followed a well-established social norm: courtship, marriage, cohabitation, then children. This link between marriage and childbirth was fundamentally altered from the 1960s onwards by the introduction of reliable contraception and broader cultural change. Cohabitation became socially acceptable, marriage rates declined, and the timing of marriage relative to parenthood became increasingly diverse. Today, some couples marry before conception, others during pregnancy, others several years into parenthood, while many parents never marry at all.

These changes have coincided with record levels of union dissolution. This is the core policy problem with which my thesis deals. Union dissolution matters because it is systematically associated with disadvantage for children, parents, and the state. Parental separation is a disruptive life event that often triggers declines in household income, increased child poverty, and longer-term inequalities in education, health, and labour market outcomes (Brewer & Nandi, 2014; Leturcq & Panico, 2019; Maplethorpe et al., 2010). It is also linked to higher risks of child mental health problems independent of income, imposing substantial social and fiscal costs (Booth & Amato, 2001; Fitzsimons et al., 2017).



While early research focused on divorce alone, the growth of cohabitation means that family instability now arises from both marital and non-marital unions. Couples who cohabit differ systematically from those who marry: they are, on average, younger, less economically secure, and more likely to experience relationship instability. This has led to a long-running academic and policy debate about whether the greater stability observed among married couples reflects selection effects or whether marriage itself

contributes causally to more durable relationships.

Understanding union dissolution among parents is critical because of its consequences for children, families, and public finances. Separation is strongly associated with declines in household income, increased risks of child poverty, and poorer child mental health and developmental outcomes, even after accounting for economic disadvantage. Lone-parent households – most of which are headed by mothers – are disproportionately represented in the lowest income groups and are far more likely to rely on state support. The fiscal costs associated with family breakdown now run to tens of billions of pounds annually. While some separations from high-conflict relationships may benefit children, most unions end after periods of relatively low conflict, and it is these dissolutions that appear particularly damaging.

Much UK research explains differences in union stability almost entirely through socio-economic selection. My thesis argues that such explanations are incomplete. Psychological perspectives, and commitment theory in particular, suggest that marriage may alter attitudes, expectations, and behaviour by increasing dedication and creating social, legal, and emotional constraints that stabilise relationships. Importantly, commitment theory predicts that not all marriages are the same: marriages formed under different circumstances may reflect different balances of choice and constraint.

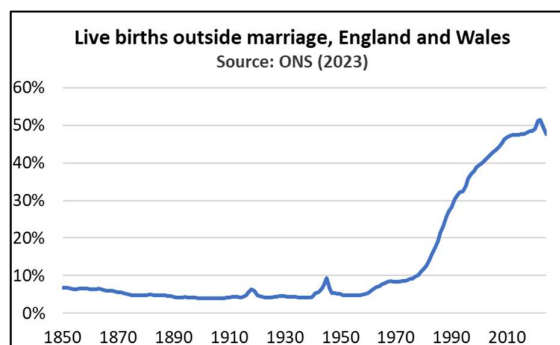
Variation in the timing of marriage provides an opportunity to test these predictions using large-scale longitudinal data. By distinguishing between marriages that occur before conception, during pregnancy, and at different stages of parenthood, my thesis moves beyond a simple married-unmarried distinction. In doing so, it offers new evidence on whether marriage is merely a marker of pre-existing advantage or whether, depending on when it occurs, it may play a more active role in shaping long-term family stability.

History of Marriage and Union Dissolution

From marriage to cohabitation: Changing family formation and rising parental separation in modern Britain

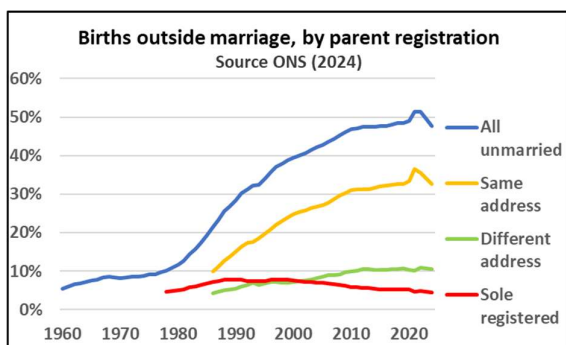
Over the long sweep of history, marriage and childbearing in England and Wales have been closely and consistently linked. For several centuries, the overwhelming majority of children were born to married parents, and sustained co-residential relationships outside marriage were extremely rare (Probert, 2012). Although premarital conception was not uncommon, especially during courtship, marriage typically followed before the birth of a child, preserving marriage as the central institution for family formation (Laslett et al., 1980). Parish records from as early as the sixteenth century indicate that births outside marriage generally ranged between one and six per cent, with considerable local variation but little evidence of widespread cohabitation (Laslett & Oosterveen, 1973).

This pattern remained largely intact until the mid-twentieth century. Official statistics show that from the mid-1800s until the early 1960s, around 95 per cent of births in England and Wales occurred within marriage (Office for National Statistics, 2024). Cohabitation outside marriage was socially marginal and, where it occurred, usually served as a short prelude to marriage rather than an alternative to it (Buck et al., 1994; Dunnell, 1979). The introduction of effective contraceptive birth control in the 1960s marked a critical turning point, allowing sexual relationships, co-residence, and childbearing to become increasingly decoupled from marriage (Ermisch, 2006).

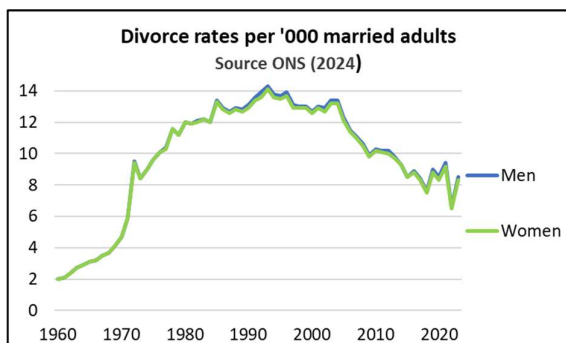


From the late 1960s onward, births outside marriage rose rapidly, surpassing ten per cent by the late 1970s and reaching almost half of all births by the mid-2020s (Office for National

Statistics, 2025a). Importantly, most non-marital births today are jointly registered by both parents, indicating that the rise reflects the growth of cohabiting parenthood rather than lone motherhood. In contrast, sole-registered births have remained relatively stable over time, suggesting that lone parenthood was the dominant form of non-marital childbearing prior to the expansion of cohabitation.

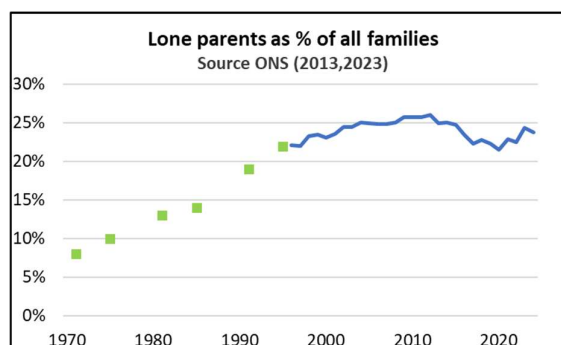


Alongside changes in union formation, union dissolution has also increased to historically high levels. Divorce was extremely rare in the nineteenth century, becoming more common only as legal and social barriers gradually diminished (Chester, 1971; Rowntree & Carrier, 1958). Divorce rates rose sharply during the 1960s and 1970s, influenced by legal reform and changing social norms, before peaking in the late twentieth century and subsequently declining (Office for National Statistics, 2025b). However, this decline in divorce has not been accompanied by a reduction in overall family instability. Instead, an increasing share of union dissolution now occurs among unmarried cohabiting parents, whose relationships are, on average, less stable than marriages (Kiernan & Mensah, 2009; Musick & Micheltore, 2018).



As a result, lone parenthood has risen substantially. While cross-sectional surveys suggest that around one quarter of families with dependent children are headed by a lone parent, longitudinal evidence shows that the cumulative

experience of parental separation is much higher. Recent cohort studies indicate that nearly half of teenagers no longer live with both natural parents, with divorce accounting for only a minority of these separations (Benson, 2023a; Kiernan et al., 2022).



These trends are not unique to the UK. Similar shifts away from marriage, toward cohabitation, and toward higher union dissolution have occurred across much of Europe and the wider developed world, albeit with significant cross-national variation (DeRose et al., 2017; Lesthaeghe, 2010). At the same time, the timing of marriage has shifted markedly. Marriage now typically occurs later than first birth, reversing a pattern that prevailed for centuries (Office for National Statistics, 2023, 2025a). Together, these changes represent an unprecedented transformation in family formation, stability, and the social meaning of marriage.

Theories of Marriage and Union Dissolution

Marriage, commitment, and the theoretical mechanisms shaping union stability

Marriage has served multiple functions throughout history, evolving from a social and economic contract into an institution increasingly associated with intimacy, companionship, and parental investment. There are two competing views of the social function of marriage. The economic view argues that, historically, marriage regulated sex, inheritance, and the division of labour, providing social stability and economic efficiency across classes. For elites, it consolidated wealth and political power, while for the poor it ensured resource sharing and skill transmission. From the eighteenth century onwards, the concept of marriage shifted toward personal fulfilment, and only in the mid-twentieth century

did lifelong marriage begin to decline (Coontz, 2004). The biological and psychological view argues that marriage strengthens familial bonds by linking men to the mothers of their future children. This guarantees paternal investment, which in turn encourages child welfare by reducing paternal uncertainty and increasing the resources devoted to offspring (Bethmann & Kvasnicka, 2011; Saint-Paul, 2015).

Socio-economic theories provide one of the most influential frameworks for understanding why couples marry and why unions dissolve. Becker (1981) conceptualises the family as a 'little factory' in which partners maximise collective output through the division of labour and complementary skills. This framework explains economic rationales for marriage, including efficiency gains and risk management, particularly for lower-earning partners. Yet, it struggles to differentiate marriage from cohabitation and does not account for why marriage remains more prevalent among high-earning women despite greater female economic independence (Benson & McKay, 2015; Oppenheimer, 1997).

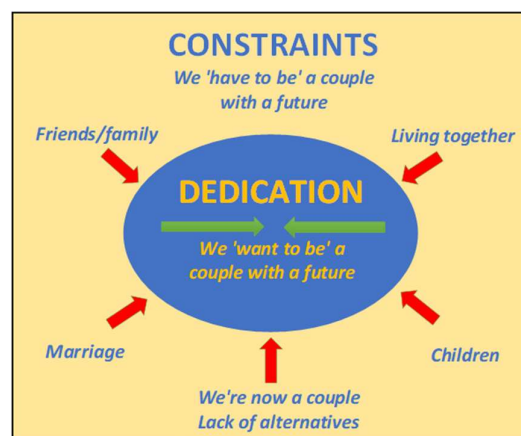
Lesthaeghe & van de Kaa's (1986) theory of the Second Demographic Transition (SDT) complements Becker by situating marriage choices within broader cultural and demographic shifts. SDT highlights the rise of individualism, delayed marriage, cohabitation, and self-actualisation, linking these trends to fertility changes and changing social norms. However, persistent socioeconomic disparities between married and cohabiting parents suggest that SDT cannot fully explain patterns of union formation and dissolution, particularly among disadvantaged groups (Musick & Micheltore, 2018; Perelli-Harris et al., 2010).

Together, these frameworks illustrate that marriage is both an economic and socio-cultural institution, shaped by historical context, resource distribution, and changing social norms. Yet, neither approach alone explains why the timing of marriage might influence the likelihood of union dissolution, highlighting the need for psychological theories to complement socio-economic perspectives.

While socio-economic theories help explain who marries and who stays together, they are less effective in accounting for why marriage and its timing might influence the stability of unions. Psychological perspectives offer insight into the

mechanisms underlying relationship commitment, satisfaction, and dissolution.

Commitment theory provides a psychological framework to understand why some unions endure while others dissolve, complementing socio-economic explanations. At its core, commitment has two dimensions: dedication and constraints (Stanley et al., 2010). Dedication reflects the personal desire to maintain the relationship, driven by satisfaction, shared values, and a long-term orientation toward one's partner – we 'want to' be together or married, for example. Constraints are structural or external factors that make leaving the relationship costly, including financial investments, social expectations, children, or legal obligations – we 'have to' be together or married. Relationships characterized by high dedication and high constraints are generally the most stable, whereas high constraints without corresponding dedication can sustain unions that are otherwise unsatisfying or unstable.



Commitment theory also emphasizes the process of decision-making in relationships, particularly the distinction between 'sliding' versus 'deciding.' Couples who slide into transitions such as cohabitation, engagement, or parenthood without deliberate consideration may accumulate constraints before cultivating genuine dedication, increasing the risk of later union dissolution. By contrast, couples who consciously decide to commit align their dedication with existing constraints, fostering resilience and reducing instability.



This framework explains not only whether couples stay together but also how the timing of key life events - such as marriage or entering parenthood - interacts with both structural pressures and personal commitment. It provides a mechanism linking socio-economic factors, family timing, and psychological investment, making it particularly useful for understanding contemporary patterns of union formation and dissolution in the UK and beyond.

Cognitive consistency and signal theories provide complementary explanations. Cognitive consistency theory suggests that individuals strive to maintain alignment between beliefs, values, and actions taken (Kiesler, 1971); thus, the act of marriage helps widen the psychological gap in attitudes and behaviours towards the partner chosen and away from the potential alternatives (Brehm, 1956; Rusbult, 1980). Seeing their new spouse more favourably and alternatives less favourably following the act of marriage justifies the decision and action taken. This gap is reinforced by a couple's willingness to hold themselves to account in the public ceremony of a wedding (Rosenblatt, 1977).

Signal theory emphasises that the act of marriage conveys commitment because it also involves sacrifice of potential alternatives and acceptance of the higher legal exit cost of divorce. Because words are cheap, the act of marriage sends an important signal of clarity and intent to both partners precisely because of this element of sacrifice (Rowthorn, 2002).

Empirical studies support these frameworks. Studies grounded in commitment theory test whether psychological mechanisms operate independently of socio-economic selection to shape relationship outcomes. Research shows that higher dedication predicts stability, while the accumulation of constraints through cohabitation can propel lower-dedication couples into marriage (Kline et al., 2004; Rhoades et al., 2006, 2009). Asymmetries in dedication, relationship ambiguity, and the sequencing of dedication and constraints further condition dissolution risk, highlighting the importance of "sliding versus deciding" processes in union trajectories (Knopp et al., 2015; Owen et al., 2013; Quirk et al., 2016; Stanley et al., 2017).

By integrating socio-economic and psychological theories, it becomes clear that both structural factors - such as income, education, and access to partners - and individual-level mechanisms - such as commitment, cognitive alignment, and signalling - determine union formation and dissolution. This dual perspective provides the conceptual foundation for analysing how the timing of marriage among parents influences the likelihood of subsequent union dissolution, a key focus of contemporary family research.

The Marriage Debate

**Marriage advantage or selection effect?
Explaining stability differences between married and cohabiting parents**

Research consistently shows that married couples with children experience lower rates of union dissolution and better socio-economic outcomes than cohabiting couples (Benson & McKay, 2016; Crawford et al., 2013; Kiernan et al., 2022). However, whether these benefits arise from the act of marriage itself or from selection effects - the characteristics of people who marry - remains contested. Selection factors include family background, education, economic status, and partnership history, which shape both the

likelihood of marriage and relationship stability (Liefbroer & Dourleijn, 2006; Sassler & Lichter, 2020).

Empirical studies offer mixed conclusions. Some UK longitudinal studies suggest that socio-demographic and socio-economic controls eliminate most differences in outcomes between married and cohabiting parents, supporting a selection explanation (Crawford et al., 2013; Goodman & Greaves, 2010b). Other analyses find that even after controlling for observable factors, marriage confers a modest but significant reduction in separation risk, implying a combination of social selection and causal effects (Kiernan et al., 2022; Musick & Micheltore, 2018). Evidence also indicates that prior cohabitation, multiple partnerships, or unintended pregnancies increase dissolution risk, highlighting the role of individual and relational history (Guzzo & Hayford, 2012; Jose et al., 2010).

Family background strongly shapes marital choices. Cultural and religious norms influence expectations of marriage, with Asian couples more likely to marry and black couples less likely, independent of economic circumstances (Din, 2016; Raley et al., 2015). Parental divorce and family instability are associated with lower commitment to marriage and higher risk of union dissolution in the next generation (Amato & Deboer, 2001; Di Nallo & Oesch, 2023). Education and socio-economic status form a persistent gradient: higher education and income increase the likelihood of marriage, while lower socio-economic status can delay or deter marriage (Edin & Kefalas, 2005; Lundberg et al., 2016). Partnership history, including prior cohabitation and number of previous partners, further predicts marriage timing and stability (Perelli-Harris et al., 2017; Smith & Wolfinger, 2023).

Economic and external barriers also shape marital decisions. Couples often delay or avoid marriage due to financial constraints, wedding costs, or fear of divorce (Berrington et al., 2015; Edin, 2000; Miller et al., 2011). UK welfare policies can unintentionally penalize marriage or cohabitation through the “couple penalty,” creating additional disincentives (Adam & Brewer, 2010; Griffiths, 2017). Policy signaling matters too: the decline of explicit government support for marriage and normalization of cohabitation has made non-marital cohabitation the default relationship structure (DWP, 2013; Ermisch, 2006).

In conclusion, the marriage debate highlights the interplay of selection factors, socio-economic barriers, and potential causal effects. While marriage is generally associated with lower risk of union dissolution and better outcomes for adults and children, disentangling causation from selection remains challenging. Both socio-economic and psychological perspectives are essential for understanding family formation, and policy interventions must consider structural and behavioral barriers alongside individual choice (Karney, 2021; Stanley et al., 2006).

Methodology

How marriage timing and family stability are analysed in this study

My thesis uses quantitative longitudinal methods to examine the timing of marriage during parenthood and its relationship with union dissolution. My three research questions ask: (1) how characteristics of UK heterosexual couples entering parenthood predict whether and when they marry; (2) how marital status at first birth affects union dissolution risk over fourteen years; and (3) how the timing of marriage relative to childbirth influences union stability.

Quantitative longitudinal analysis allows systematic measurement of relationships between variables such as marriage timing, socio-economic characteristics, and union dissolution across a large, representative population (e.g. Brons et al., 2021; Goodman & Greaves, 2010; Zahl-Olsen et al., 2023). This kind of study enables statistical inference and control for confounding factors, which is essential for testing propositions derived from commitment theory

The analysis draws on data from the Millennium Cohort Study (MCS), a nationally representative longitudinal survey of 18,827 children born in the UK between September 2000 and January 2002 (CLS, 2024). Families were surveyed at child ages 9 months, 3, 5, 7, 11, 14, and 17, with oversampling of disadvantaged and minority groups. The study provides detailed measures of socio-economic, relational, and demographic characteristics contemporaneous with childbirth, facilitating analysis of first-time parents’ union formation and dissolution.

The analytical sample consists of 6,368 couples at Wave 1 who were biological, first-time parents co-

residing at the child's birth, and with no prior marriages. Attrition reduced the sample to 3,286 couples by Wave 6 (child age 14). Although Wave 7 data were available, weighted distributions by marital status showed inconsistencies, likely due to changes in weighting methodology, making analysis at age 17 unreliable (Silverwood, 2023, private communication). Therefore, the study focuses on Waves 1-6, covering the first fourteen years of parenthood.

Population weights from the MCS longitudinal family file were applied to adjust for attrition and loss of cohort members between waves, ensuring that the remaining sample remained representative of the UK population. In addition, multiple imputation using chained equations (MICE) addressed missing data within waves – cases where respondents did not answer certain questions – restoring cohort members who would otherwise be dropped from logistic regression analyses due to item non-response (Little & Rubin, 2012; Rubin, 1977). This dual approach maximises representativeness and statistical power.

Independent and dependent variables include timing of marriage relative to childbirth, marital status at birth, and union dissolution. Timing of marriage is categorised as before conception, during pregnancy, when child aged 0-3, 3-14, or never married. This is similar to the approach taken by Holland (2017). Union dissolution is coded binary ('intact' vs. 'apart') based on parental co-residence across waves. Independent variables comprise 27 socio-demographic and socio-economic characteristics measured at Wave 1, including parental age, education, employment, income, relationship quality, and family background. These build on the extensive list used in a series of analyses by the Institute for Fiscal Studies (IFS) (Crawford et al., 2013; Goodman & Greaves, 2010b) with some additional factors mostly relating to father characteristics.

My analyses employ multinomial logistic regression to examine predictors of marriage timing and binary logistic regression to assess associations between marriage timing, marital status, and union dissolution. Regression models include all 27 control variables measured at baseline to avoid post-treatment bias from factors potentially influenced by marriage timing or dissolution. Event history analysis was considered but deemed unsuitable due to the discrete, multi-

year spacing of waves in MCS (Allison, 2011; Steele, 2005).

Overall, this methodological approach ensures robust and transparent estimation of associations between baseline characteristics, marriage timing, and subsequent union stability. By combining population weighting to adjust for attrition and multiple imputation to restore missing cases within waves, the analysis maximises representativeness and statistical reliability, allowing evaluation of theoretical predictions from commitment theory in the context of contemporary UK family life.

The timing of marriage

Who marries and when: The socio-economic drivers of marriage timing among UK parents

My first set of analyses examine the socio-demographic and socio-economic predictors of marriage timing among UK first-time parents using the Millennium Cohort Study (MCS) for children born 2000-2002. Couples were categorised by whether they married before conception, during pregnancy, early after birth (child aged 0-3), later after birth (child aged 3-14), or never married. Analyses focus on Wave 6 (child aged 14), with population weights applied to adjust for attrition and multiple imputation used to account for missing responses within each wave.

Descriptive results indicate that 52 percent of couples marry before conception. Among those unmarried at conception, fewer than half marry by the child's fourteenth birthday, predominantly during pregnancy or within the first three years, with only 5 percent of couples marrying after age three. Weighted analyses confirmed that these proportions are consistent across waves and comparable to national statistics for children born in 2001 (Office for National Statistics, 2025a).

Distribution of couples by timing of marriage		
Married before conception	1,726	52%
Married during pregnancy	197	6%
Married (child age 0-3)	360	11%
Married (child age 3-5)	29	1%
Married (child age 5-7)	0	0%
Married (child age 7-11)	83	3%
Married (child age 11-14)	74	2%
Cohabiting	854	26%
Total n=	3,324	
<i>Sample, at age 14, is weighted. Note there were no new marriages in this sample between ages 5-7</i>		

Multinomial logistic regression results, summarised in the table below, show which characteristics independently select couples into marriage at different times, compared to those who never marry, and net of all other factors.

Of particular note is that socio-economic factors primarily predict early marriages. Mothers with a university degree, couples in higher-income households, homeowners, and mothers in employment – or on leave from employment – are all associated with a greater likelihood of marriage before conception. Low-income acts as a barrier to marriage only at this stage. Later marriages are less influenced by current income and housing but are predicted by maternal education and employment, suggesting economic prospects matter more than immediate resources.

FACTORS THAT SELECT COUPLES BY TIMING OF MARRIAGE, Child aged 14				
Variable (vs Never Marry)	Before Conception	During pregnancy	Early after (0-3)	Late after (3-14)
<i>Family background</i>				
Mother's ethnicity	✓	✓		✓
Mother's religion	✓	✓		
Father's religion				✓
Mother's parent status			✓	
Father's parent status				
<i>Family socio-economics</i>				
Mother's education	✓			✓
Father's education				
Mother's employment status			✓	
Father's employment status	✓			
Household income	✓			
Housing tenure	✓	✓		
<i>Pre-natal behaviours</i>				
Antenatal class				
Planned pregnancy	✓			
Mother smoked	✓	✓	✓	
Father smoked				
Mother previous partners				
Father previous partners	✓	✓		✓
<i>Relationship Timing</i>				
Mother's age at child birth	✓		✓	✓
Father's age at child birth			✓	
Time coresident when child born	✓			
<i>Relationship Quality</i>				
Mother's relationship happiness	✓	✓	✓	
Father's relationship happiness	✓	✓		✓
Mother psychological distress				
Father psychological distress				
Mother reports force				
Father reports force		✓		

Planned pregnancy strongly predicts marriage before conception (84 percent of couples who married before conception planned their pregnancy versus 40 percent among those who never married) but not at other times. This is consistent with an act of deliberate commitment.

Family background also predicts early marriage, whether by religious affiliation or ethnicity (although ethnic minority sample sizes were too small to draw conclusions for marriage during pregnancy). This is consistent with social norms and expectations among some groups that couples should be married before their child is born.

One other interesting finding, not shown in this table, is that relationship happiness exhibits a U-shaped association with early marriage. Mothers and fathers with the lowest scores – the least happy – were as likely to marry as the happiest, while those in the mid-range scores – neither happy nor unhappy – were less likely to marry. This suggests the unhappiest know they are unhappy and do something positive about it.

In summary, half of all couples marry before conception with a further one quarter who marry by their child's fourteenth birthday. The characteristics which select couples into marriage before conception do not necessarily apply to those who marry later. For example, the well-known income and educational gradients associated with selection into marriage (Kiernan et al., 2022; Perelli-Harris et al., 2010) only apply to those who marry before conception. Socio-economic factors strongly influence early marriage, while later marriage is associated with indicators of future economic potential. Planned pregnancy and religion also predict early marriage, consistent with underlying dedication and social constraints respectively.

These findings highlight the heterogeneous characteristics of married couples depending on the timing of marriage and provide empirical evidence for selection into marriage at different stages of parenthood.

Union dissolution and marital status at birth

Marriage at first birth lowers long-term separation risk, exposing limitations in previous IFS studies

My second set of analyses examine how marital status at the time of the first child's birth predicts union dissolution across the first fourteen years of parenthood.

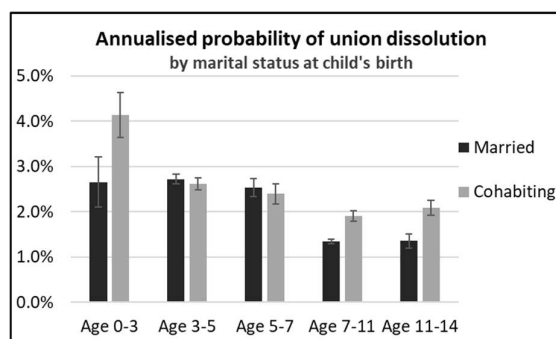
Using the Millennium Cohort Study (MCS) for children born 2000-2002, I replicate the cumulative dissolution analyses of the Institute for Fiscal Studies (IFS) (Crawford et al., 2011, 2013; Goodman & Greaves, 2010a), extending them in three ways: first, by including the full sample through multiple imputation of missing data; second, by focusing exclusively on first-born children; and third, by extending follow-up to fourteen years, rather than seven. Logistic regressions compare cumulative dissolution at child ages three, five, seven, eleven, and fourteen, controlling for a wide range of socio-economic and demographic factors, including parent age, education, income, housing tenure, ethnicity, prior partnership history, relationship happiness, grandparental marital history, and psychological distress (see list of factors on previous page).

Results show that couples who were married at the time of their child's birth face a significantly lower cumulative risk of union dissolution compared to cohabiting parents, after adjusting for controls and imputing missing data to include the entire sample of parents. At age three, the coefficient for cohabiting parents relative to married parents is $\beta = 0.60$ ($p < .01$), declining to $\beta = 0.31$ ($p < .05$) by age seven, before rising to $\beta = 0.48$ ($p < .001$) at age fourteen. What this means is that the gap in cumulative stability is widest when the children are youngest, narrows when they start going to school, and widens again by the time they are starting GCSEs.

Sensitivity analysis demonstrates that using only the partial sample of three quarters of the parents with non-missing data – as in the IFS studies – reduces both coefficient and significance. This underestimates the risk for cohabiting couples and supports claims from other studies that exclusion of missing data biases findings towards the null (Matouschek & Rasul, 2008; White & Carlin, 2010). Use of the full sample reveals that about one-quarter of the observed gap in

cumulative dissolution is attributable to unobserved factors associated with marriage, consistent with predictions from commitment theory.

Quantifying the probability of union dissolution, net of controls, indicates that dissolution risk is highest for cohabiting couples during the first three years of parenthood (4.1 percent per year), before falling to 2.4-2.6 percent until age seven, and 1.9-2.1 percent through to age fourteen. Married parents experience a relatively stable annualised dissolution rate (2.5-2.7 percent) through the first seven years, halving in later years (1.3-1.4 percent). This pattern demonstrates that cohabiting couples are particularly vulnerable during the early years, while married couples maintain lower and more stable risk. This analysis also confirms why the coefficient (representing the gap in cumulative dissolution) is highest early on before narrowing and then widening again.



The characteristics of couples that predict risk of union dissolution changes over time. Socio-economic factors that represent a brighter future, such as maternal education and employment, appear protective in early parenthood but diminish in significance after five years. Factors which represent a brighter present, such as household income and homeownership, emerge as stronger long-term predictors of stability. Family background variables, including ethnicity and parental separation during the mother's childhood, consistently increase dissolution risk across the period. Prior partnership history also predicts higher risk, especially when fathers had multiple previous cohabitations.

In summary, replication of IFS methods using a sample of non-missing data that excludes one quarter of parents from the analysis, reproduces their conclusion that marital differences largely reflect selection. However, extending follow-up and including missing data to make use of the full sample of parents reveals significant differences:

married parents face lower cumulative and annualised risk of dissolution throughout fourteen years of parenthood.

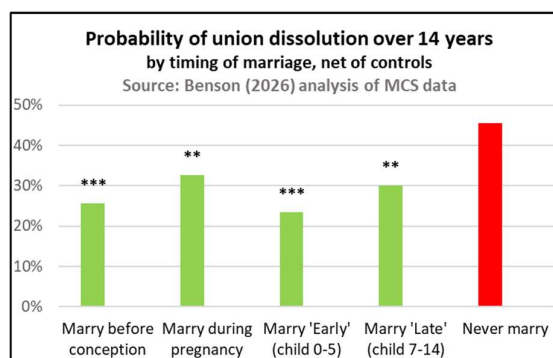
These findings align with commitment theory, suggesting that the act of marriage signals higher dedication, which persists over time, and highlight the importance of including the full sample to avoid underestimating differences between married and cohabiting parents.

Union dissolution and timing of marriage

Marriage timing predicts stability: Pre-conception unions are most durable; Mid-pregnancy marriages are higher-risk; Never-married couples are most vulnerable

My third and final set of analyses examine how the timing of marriage relative to childbirth influences the risk of union dissolution over the first fourteen years of parenthood. Building on previous analyses comparing married and cohabiting parents at birth, this chapter disaggregates couples by the timing of marriage: before conception, during pregnancy, early in parenthood (child aged 0-3), late in parenthood (child aged 3-14), and couples who never marry. This approach allows a more nuanced understanding of the protective role of marriage and the potential mechanisms through which commitment and timing interact.

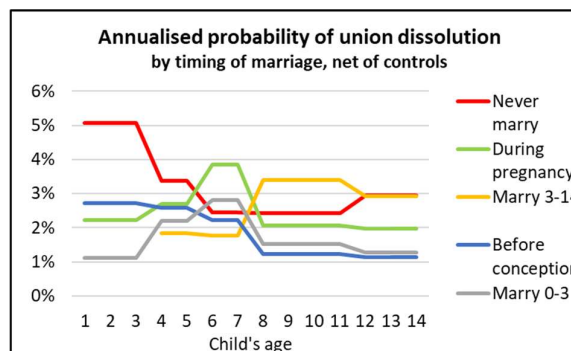
Consistent with commitment theory (Stanley et al., 2006), my findings show that couples who marry at any point have a substantially lower risk of union dissolution than those who never marry, net of socio-demographic, economic, and relationship factors. Logistic regression results indicate that, by the time their child reached age fourteen, the cumulative probability of dissolution was 26 percent for couples who married before conception, 34 percent for those who married during pregnancy, 23 percent for those marrying early in parenthood, and 30 percent for those marrying late, compared to 45 percent among those who never married.



Sensitivity analyses using imputed data confirm that a substantial portion of this gap – between half and two thirds – cannot be explained by observable characteristics, highlighting the potential role of the act of marriage itself in reinforcing dedication and stabilising relationships.

Within the married groups, there is heterogeneity of risk. Couples who marry during pregnancy face a significantly higher risk of dissolution than those who marry before conception or early in parenthood, consistent with the notion of “sliding” into marriage due to social, religious, or familial constraints rather than personal dedication (Owen et al., 2013; Stanley et al., 2006). By contrast, couples who marry before conception or shortly after childbirth exhibit consistently lower dissolution risk, suggesting higher initial commitment and intentionality.

Annualised trajectories show that dissolution risk among all married groups peaks between three- and seven-years post-marriage before declining, mirroring national patterns of divorce (Benson, 2023b; Office for National Statistics, 2025b). In contrast, the never-married group experiences a particularly high risk during the early years of parenthood, which remains elevated without a clear decay, reflecting persistent vulnerability among cohabiting parents.



These findings extend previous UK studies (Kiernan et al., 2022; Musick & Michelmores, 2018)

by showing that accounting for the timing of marriage reveals a larger protective effect of marriage than binary comparisons suggest. They also reinforce key insights from commitment theory, demonstrating that both the act of marriage and the context in which it occurs matter: deliberate, pre-conception marriages reflect high dedication and stability, whereas constraint-driven marriages during pregnancy carry higher risk, although still lower than never-married unions.

In sum, the timing of marriage is a significant predictor of union stability. Marriage at any stage reduces the likelihood of dissolution, but those who marry during pregnancy face elevated risk relative to other married groups. Moreover, the trajectory of dissolution varies by timing, with married couples showing a typical peak followed by decline, and never-married couples exhibiting persistently high early-parenthood risk. These results underscore the importance of considering both the act and timing of marriage when evaluating family stability and highlight the interplay between dedication, constraint, and the life course of parenthood.

Conclusions

Marriage strengthens parental stability far more than previously thought, supporting policies that boost marriage rates to reduce record levels of union dissolution

I conclude this report by summarising the contributions, limitations, and policy implications of my PhD thesis.

My research has explored the timing of marriage and the risk of union dissolution among UK heterosexual couples over the first fourteen years of parenthood, framed through commitment theory (Stanley et al., 2006, 2010), and concludes with recommendations grounded in the principal finding: marriage matters for stability.

The thesis makes three main contributions.

First, it maps the timing of marriage relative to parenthood and identifies social characteristics associated with different timings. Half of couples marry before conception, with the remainder split between those who marry later and those who never marry. Notably, predictors of pre-conception marriage, such as income or relationship duration (Kuperberg, 2014; Panico et

al., 2010), are less relevant for post-conception marriages. This highlights how barriers such as wedding costs or welfare loss delay marriage (Benson, 2021; Griffiths, 2017). Patterns in planned pregnancy, religion, and parental education align with commitment theory, distinguishing between dedication-based ‘deciders’ and constraint-based ‘sliders’ (Stanley et al., 2006).

Second, the thesis extends previous UK research on union dissolution by analysing a full, representative sample over fourteen years of parenthood, using multiple imputation to address missing data (White & Carlin, 2010). This improved methodology shows that married couples have significantly lower dissolution risks compared to cohabiting couples than previously thought, even after controlling for socio-demographic and economic factors (Crawford et al., 2013; Goodman & Greaves, 2010b), challenging the assumption that cohabitation should be treated as equivalent to marriage in public policy (DWP, 2013).

Third, the thesis disaggregates the risk of dissolution by timing of marriage. Couples marrying at any time face a significantly lower risk of dissolution than couples who never marry, regardless of background, and trajectories of dissolution are consistent regardless of the timing of marriage. Those who marry during pregnancy face higher risks than other marriages, yet still lower than never-married couples.

These patterns are consistent with commitment theory’s distinction between ‘deciders’ and ‘sliders’ and provide further evidence that marriage itself, not just selection into marriage, contributes to stability. Between half and two-thirds of the difference in dissolution risk remains unexplained by observable characteristics. This is also significantly higher than previously thought (Kiernan et al., 2022; Musick & Michelmore, 2018) and is consistent with – though not proof of – a causal effect of marriage via behavioural and psychological commitment mechanisms, such as consistency theory and signal theory (Gawronski & Brannon, 2019; Rowthorn, 2002).

The study’s main limitations are the absence of direct measures of dedication in the dataset (Owen et al., 2013), which necessitated using marriage timing and dissolution rates as proxies, and the common shortcoming of social science study design in establishing causal effects (Rohrer, 2018). There is also the possibility that findings are

applicable only to this cohort, since attitudes to marriage have evolved since 2000-2002 (Clery, 2023). Despite these constraints, these findings provide compelling evidence that the act of marriage itself is associated with reduced dissolution risk, beyond socio-economic selection.

Overall, my findings are consistent with the hypothesis that marriage functions as a commitment device. Even marriages formed under constraint ('sliders') show lower dissolution risk than cohabitation (Stanley et al., 2006). This is evidence that couples benefit from the act of marriage, whether intrinsically or extrinsically motivated.

Boosting marriage rates to reduce record levels of union dissolution is a logical conclusion of these findings. Current government policy treats marriage and cohabitation as legally, socially, and behaviourally the same. This thesis challenges this view. A superficially neutral policy towards marriage in effect makes unmarried cohabiting the default policy. Fiscal incentives can level the playing field by lowering social and financial barriers to marriage, enhancing the salience of commitment, and enabling couples to act on long-term relational goals (Mullainathan & Shafir, 2013; Sheehy-Skeffington & Rea, 2017).

Incentives should therefore be framed as enabling decisions rather than purchasing marriage. Correcting current policies, such as the 'Living together as a married couple' rule and welfare 'couple penalties' (Kelly, 2000; Nightingale et al., 2023), could encourage marriage where it is likely to enhance stability, particularly among lower-income families, without undermining agency or intrinsic motivation.

Specific policy recommendations follow directly from this. Social messaging should actively promote marriage, raising awareness of its psychological benefits and stabilising role, particularly around early parenthood. Fiscal policy should favour married and civil-partnered couples over cohabitation to reduce financial and cognitive barriers. Targeted incentives for low- and middle-income couples at key family stages can shift the timing of marriage forward (Fisher, 2013; Fox, 2023). Broader social determinants, such as intergenerational divorce, prior cohabiting experiences, and family culture, should also be addressed (Di Nallo & Oesch, 2023; Smith & Wolfinger, 2023; Wolfinger & Perry, 2023). Finally, future research should incorporate direct

measures of dedication, explore commitment among unmarried couples, and examine downstream outcomes, including child wellbeing (e.g. Armitage et al., 2023).

My thesis demonstrates that marriage significantly reduces the risk of union dissolution for most couples, supporting the psychological mechanisms described in commitment theory. I conclude that policy interventions which encourage timely marriage – through social messaging and targeted fiscal incentives – can strengthen family stability without coercion, mitigate poverty risks associated with union dissolution, and complement broader family support initiatives (Ashcroft, 2018; McLanahan et al., 2013).

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