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The Effect of Socioeconomic Status and Religiosity on Hungarian Young Adults' Marriage Behavior

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Abstract

This study focuses on young people's marriage behavior, which includes cohabitation, marriage, and plans to marry among the unmarried. The decline in marriages and planning to marry is often explained by the general expansion of education, which contributes to women's economic independence and decision to postpone marrying. Research suggests that religiosity has a greater impact on marriage decisions than either socioeconomic status or education. In this study, we aim to contribute to the literature on how young adults' marriage behavior is influenced by religiosity and socioeconomic status, as measured by education, financial status, and the place of residence. During the analysis, we used data from the Hungarian Youth 2016 survey on young adults aged 18 to 29 years. We examined the determinants of young people's marital status and plans to marry using multinomial and logistic regression analysis. According to our results, the positive effect of religiosity on marriage and plans to marry could be confirmed even after controlling for the influence of education. Although education strengthened plans to get married, it also delayed their occurrence. Furthermore, we found that religiosity increased the chance of cohabitation compared to being single in the sample, but its effect on marriage was stronger. Limitations of this study include our examined age group(18-29 years), as at this age not all marriage decisions had been made, so it was not possible to fully investigate what proportion refrained from marriage entirely.

Keywords: marriage behavior, cohabitation, marriage, marriage planning, education, religiosity, quantitative analysis

Introduction

In most European countries, one can observe a diminishing population and an aging society if international migration is not taken into account. This trend presents a challenge for various fields, including the economy, education, the social welfare system, and health care. In Central and Eastern Europe, there is also a clear tendency among young people to delay commitment, as evidenced by the popularity of cohabitation without having children (Makay & Domokos, 2018; Mucić & Devedžić, 2018; Wahhaj, 2018). Family policies have been introduced in several

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countries to encourage people to start a family (Biryukova & Sinyavskaya, 2021; Daly & Ferragina, 2018). A significant increase in the Hungarian marriage rate was registered in the 2010s, which is explained by new family policies, as well as by the fact that marriages which had been postponed during the global financial crisis could finally take place (Murinkó & Rohr, 2018). Nevertheless, we believe that the effectiveness of family policies can only be demonstrated in the long term.

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Family life education can influence plans to marry in younger generations, but in Hungary it is not included into the curriculum of the formal education system. Informal channels influence the young generations' views about marriage (Bozhkova et al. 2020). Passing of these values is present only in religious education settings and in religious communities (Safitri 2018). The literature on marriage and plans to marry focuses mainly on the effect of education and occupational status through financial security, but even the developers of family policy concepts point out that these factors alone are not sufficient to incentivize marriage decisions (White & Rogers, 2000). In this study, we examine the effects of religiosity of young people on their marital status and plans to marry, alongside the effect of the level of education or financial situation.

In the theoretical section of this study, we review the factors which influence marriage and marriage plans based on the literature, including findings in connection to cohabitation. In our empirical analysis, we use a subsample of the Hungarian Youth 2016 database with young adults aged 18–29 to examine through multinomial and logistic regression the effect of various factors on two dependent variables (marital status and plans to marry among the unmarried). Explanatory variables in our analyses include gender, age, young people's educational attainment, subjective financial situation, place of residence, and self-reported religiosity. Our hypotheses, formulated based on the literature, are verified in the discussion. At the end of the discussion, we consider the limitations of our analysis, which is followed by our most significant conclusions and policy proposals.

The novelty of our research is that our first dependent variable, the marital status of young adults, has three values, including cohabitation, which is rarely discussed in the literature. The other novelty that we examine are the effects on plans to marry among singles, not just the effects on marital status. Further, through multivariable regression analysis, we can examine the effects of several explanatory variables on our dependent variables, and the effect of religiosity can be controlled for the effect of social status indicators.

Factors which influence marriage and plans to marry

In Western culture, the history of marriage as an institution has gone through two major turning points: first, the influence of romantic relationships as opposed to economic rationality on marriage, which became prevalent about a century ago, and second, the increase in extramarital sexual relationships and cohabitation over the past half century. The latter change coincided with the expansion of higher education and rising secularization in society. All this resulted in a significant transformation of marriage behavior, as evidenced by the postponement of marriages, a decrease in the proportion of married people in the population, the rise of the single lifestyle, frequent extramarital cohabitation and non-cohabiting sexual partnerships, and increasing relationship instability (Sobotka & Toulemon, 2008). All these phenomena can be observed in in Central and Eastern Europe, albeit with some delay (Makay & Domokos, 2018).

Among young people, the proportion of the married and those planning to get married has consistently increased with age. Research on the timing of marriage has found, in addition to widespread evidence on the postponement of marriage, that it is still a global phenomenon that, on average, women and men do not get married at the same age. In modern Western societies, however, the age disparity in marriage is narrowing as women catch up with men and get married later (Allendorf et al., 2017; Ortega, 2014). Research from Hungary has demonstrated women's greater willingness to have a relationship, preferring to be in a relationship which should last in the long term according to their plans, and are more inclined to get married than men (Makay & Domokos, 2018; Moore & Govender, 2013). In contrast, international data display no gender differences in the above indicators (Kaufman & Goldscheider, 2007), while others suggest that increasing economic stability of women reduces their willingness to marry (Tucker 2002).

In addition to the effect of demographic factors, the analysis of socioeconomic status is also crucial, which we measure in this study through educational attainment, financial situation, and the settlement type of the place of residence. As a result of the expansion of education, women's educational attainment has not only caught up with that of men but has even slightly exceeded it. At the turn of the millennium there are more women among graduates than men (Fényes, 2012). According to the independence hypothesis, women's high educational attainment and earnings are associated with an increased ability to establish and maintain independence, leading to a decrease in their willingness to get married. Economic exchange theory also predicts a decline in marriages, assuming that educated women who can provide for themselves decide to get married with a

diminishing frequency, which in the past they would have done in exchange of their domestic work with the assumption that their husbands would provide for the family through participating in the labor market (Becker, 1992). In the second half of the 20th century, there was a general consensus among researchers about the claim that increased educational attainment had a negative effect on marriage, but some researchers believe that the extended participation in education caused marriages to be postponed though not avoided (Oppenheimer, 1988). According to the postponement hypothesis, highly educated and economically independent women do not refrain from marriage but decide to marry later since it takes longer for them to obtain their qualifications, to achieve a high occupational status, and to find the most suitable partner in the marriage market (Oppenheimer, 1988). The willingness to marry among highly educated women, albeit with a delay, does increase (Sobotka & Toulemon, 2008). High educational attainment, in addition to postponing marriages, has also been demonstrated to strengthen plans to marry compared to those with low educational attainment (Kim & Kamo, 2018).

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Overall, international data have shown that highly qualified women are more likely to marry than women with less academic background (Burnstein, 2007; Goldscheider & Waite, 1986; Oppenheimer, 1997; White & Rogers, 2000). Using data spanning 35 years, Montez et al. (2014) found that women with low educational attainment were less likely to marry. Hungarian data revealed that there were more married people among graduates and urban youth than among those with low educational attainment, and the former were more likely to plan to get married (Makay & Domokos, 2018).

If we consider trends over time in Hungary, in contrast to other European countries, the increase in age at the first marriage has significantly slowed down in the past decade among both women and men (it has increased by only 1.4 years since 2010, compared to about 4 years in the previous decade), which has been attributed to the recent boom in marriages (Kovács, 2018).

Besides the direct effect of educational attainment on marriage, according to economic theory, high educational attainment is associated with high earnings and socioeconomic status, which favorably affects the decision to marry. This is because individuals who earn more are more desirable partners in the marriage market (Schnor et al., 2017; Torr, 2011). Nevertheless, the positive effect of education on the financial situation is not similarly significant everywhere. In certain regions and professions, despite their educational attainment, young people possess modest

financial resources. This is why in this study we examine the effect of the financial situation and education on marriage behavior separately.

Cohesive traditional communities in rural environments represent a catalyst for marriages and plans to marry, at the same time rural regions are mostly disadvantaged, which is not conducive to marriage. Recent trends show that the proportion of those who cohabit with their partner in rural environments has become similar to urban levels, and the share of births outside of marriage has also increased, which suggests a decline in the rural tendency for marriage (Doignon et al., 2020; Vasiliu, 2019). In Eastern Europe, urban-rural differences are combined with gender differences: whereas towns and cities have a higher proportion of single women, villages have a higher proportion of single men (Mucić & Devedžić, 2018). In addition, Hungarian data has shown that the proportion of those who cohabit with their partner is higher in smaller settlements, and there are more single people in large towns (Makay & Domonkos 2018).

The fact that young people who study for a long period of time opt for cohabitation or being single instead of getting married can also be explained by economic and cultural reasons (Esteve et al., 2013; Sobotka & Toulemon, 2008). In countries where young people face economic insecurity and housing problems, it is common to remain single for a long time. In Central and Southern Europe, young adults often keep living with their parents, without long-term planning, mainly due to financial reasons, including to reduce cost of living (Billari, 2004). Various studies in Hungary (e.g., Engler, 2020; Makay & Blaskó, 2012) highlighted that young people did not view material factors (e.g., owning a home, having a secure job) as a necessary condition of marriage; instead, they considered it to be crucial to have a stable relationship, which should involve trust and faithfulness.

Both marriage and religiosity are often mentioned as institutions with a positive individual and social impact on physical health, longevity, mental health, happiness, a favorable family atmosphere, and educational attainment (Acs, 2007; Engler, 2020; Pusztai, 2015; Waite & Lehrer, 2003). At the same time, the interaction between the two is less often in focus. The integrating, regulating, and norm-setting social functions of religiosity also play an important role in the maintenance of marriages (Marks, 2009; Waite & Lehrer, 2003), but it is worthwhile to consider how religiosity affects the formation of marriages. It is an important fact, that among post-socialist countries, marriages rates fell the most in the most secularized societies (Sobotka & Toulemon, 2008).

Changes in the social role of religiosity and in individuals' religious commitment and practice are significantly intertwined with transformations in various dimensions of family life (Thornton & Camburn, 1987), including premarital sex, contraception, cohabitation, divorce, and marriage. In their longitudinal study on the link between religiosity and the decision to enter into different forms of relationship (marriage or cohabitation), Thornton et al. (1992) found that religious commitment and practice clearly influenced behavior regarding cohabitation and marriage. This is mainly due to the fact that religious young people plan to marry and get married earlier out of respect for religious norms, as well as the effective control exerted by religious parents.

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At the same time, it should be taken into account that the proportion of young adults in Hungary who consider themselves religious and also follow the teachings of a church is low compared to those who identify as religious in their own way. Not only does this mean a declining number of those who regularly practice their religion in some institutional form, but it also suggests that an increasing share of the population does not consider the teachings of a church to be fundamental in areas of life management such as premarital sex and cohabitation. Additionally, it has been found that even those young people who feel particularly attached to their church shape their religious practices themselves and make their relationship decisions accordingly (Pusztai & Demeter-Karászi, 2019).

Religiosity can also cause marriages to be postponed by making it more difficult to find a suitable partner in terms of religion in local marriage markets (McClendon, 2016). Consequently, cohabitation is much more common among non-religious people, and marriage and plans to marry are less common among them than among the religious. The inverse relationship between religiosity and extramarital sex is significant even if people from different cultural, ethnic, migration, socioeconomic, and residential backgrounds are compared (Kogan & Weissman, 2019).

Research Questions and Hypothesis

In our paper, our first research question is how demographic variables (age and gender), socioeconomic background (level of education, financial situation, and the type of settlement), and the religious self-identification of young adults affect the marital status (chance of marriage, cohabitation, and being single). Our second question concerns how these explanatory variables affect plans to marry among those who are single in our sample.

H1: Based on the literature we hypothesize that the chance of cohabitation, marriage, and plans to marry increases with age among young adults.

H2. In addition, we hypothesize that cohabitation, marriage, and plans to marry are more common among women, as the literature suggests that on average women get married at a younger age than men get.

H3: We hypothesize that higher education level of the 18–29 age group has a negative correlation with marriage and cohabitation due to the postponement effect, but a positive relationship with plans to marry.

H4: We assume that a favorable subjective financial situation has a positive effect on both marriage and plans to marry, but cohabitation is more common among those with an unfavorable financial background.

H5: We hypothesize that a rural residence among young adults is not associated with higher rates of marriage and plans to marry, but it increases the chance of cohabitation.

H6: Finally, we hypothesize that religious self-identification increases the chance of marriage compared to both cohabitation and being single, and plans to marry are also more common among religious young adults even after controlling for the effect of our other explanatory variables.

Methods

Research design

Our research is a secondary data analysis of a Hungarian open access quantitative survey database. The analysis is explanatory and deductive, as we test hypotheses formulated based on the literature.

Participants and data collection

The research is the 5th wave of the Hungarian Youth Study series started in 2000. The 2016 survey was managed by the "Kutatópont" Research Center in the form of face-to-face survey.

The survey was carried out with multistage stratified, probability sampling. The original database represents Hungarian youth aged 15–29 (N=8000), but we limited the sample to those over 18 years of age (N = 5747). The survey was financed by the Hungarian government as well as various non-profit organizations. The questionnaire was prepared by a research team of the Kutatópont, and the database was made available after individual consideration. The last wave of the survey was performed in 2020, but in our analysis we used the 2016 database, as availability of the 2020 database was delayed due to the COVID-19 pandemic.

Examined variables and instruments

As we can see in Table 1, the proportion of women was 50.4%, and men made up 49.6% of the sample. The survey was conducted in the same proportion for each age cohort. The proportion of graduates in the sample was 10.8%, and 14.7% were higher education students at the time of the survey. The proportion of those with a rural residence was 30.9% among the respondents. Some 43.2% of young adults in the sample were satisfied with their financial situation.

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We measured religiosity using Tomka's self-rating scale (Tomka, 2011). The proportion of those in the sample who followed the teachings of a church was 5%, compared to 43.7% for those who identified as being religious in their own way. The other half of the sample fell into three categories: those with other beliefs (4.6%) and those who were non-religious (41.5%) or unsure (5.3%). To counter the fragmentation of the self-classification scale and the subjectivity of expectations, we separated those who identified as religious (48.7%) from those who did not consider themselves religious (51.3%).

Marriage behavior was measured by the current marital status (married, cohabiting, single) and by the intention to marry among those who were not yet married (as measured by the response to the question as to whether they planned to get married). Among the young adults in the sample, 14% were married, 21% were cohabiting and 65% were single, and 66% of the unmarried respondents planned to get married.

Table 1Descriptive statistics of dependent and independent variables

Dependent variables				
current marital status	14% married, 21% cohabiting, 65% single			
plans to marry among those not yet married	66% yes, 34% no			
Independent variables				
gender	50.4% female, 49.6% male			
age	mean = 24.6 , std. deviation = 2.83			
whether the respondent holds a tertiary degree	10.8% yes, 89.2% no			
whether the respondent holds a tertiary degree or is a HE	25% yes, 75% no			
student				
subjective financial situation (1: favorable)	43.2% satisfied, 56.8% not satisfied			
place of residence	69.1% urban, 30.9% rural			
identifies as religious	48.7% yes, 51.3% no			

Data analysis

We applied multinomial and logistic regression analyses to examine the relationship between marital status and plans to marry as dependent variables and the sociodemographic background indicators listed above as independent variables. The dependent variable of our multinomial logistic regression analysis took three values (married, cohabiting with partner, single). In logistic regression analysis, we examined the determinants of whether unmarried respondents planned to get married or not. Both regressions were carried out in two iterations: in the first model, we measured respondents' education by recording whether they held a tertiary degree or not, and in the second, we employed higher education experience instead (which considered graduates and university students in combination). The data analysis was made by SPSS.22 software.

Findings

Our first research question concerned how young adults' sociodemographic background and religiosity affect their marital status in our sample. The two models (the results presented in Table 2 and Table 3) differ in measuring the respondents' level of education. As marital status has three categories, we applied multinomial logistic regression to reveal the effects on it.

Table 2Multinomial logistic regression results for marital status as the dependent variable (coefficients marked in bold if $p \le 0.05$ according to the Wald statistic) (First model)

	the c	chance of	The chance of marriage		the chance	of marriage as
	cohabitation as opposed to being single		as opposed to being		opposed to cohabitation	
			single			
	exp(B)	Wald sign.	exp(B)	Wald sign.	exp(B)	Wald sign.
gender (1: male)	0.587	.000	0.471	.000	0.802	.021
Age	1.28	.000	1.588	.000	1.24	.000
whether the respondent holds	0.689	.001	0.668	.002	0.971	.836
a tertiary degree						
subjective financial situation	0.646	.000	.996	.965	1.542	.000
(1: favorable)						
place of residence (1: urban)	0.856	.038	1.017	.86	1.187	.092
identifies as religious	1.189	.014	1.802	.000	1.516	.000

Note. Nagelkerke R-squared 0.225

 Table 3

 Multinomial logistic regression results for marital status as the dependent variable (coefficients)

marked in bold if $p \le 0.05$ according to the Wald statistic) (Second model)

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	the chance of cohabitation as opposed to being single		the chance of marriage as opposed to being single		the chance of marriage as opposed to cohabitation	
	exp(B)	Wald sign.	exp(B)	Wald sign.	exp(B)	Wald sign.
gender (1: male)	0.569	.000	0.456	.000	0.801	.021
age	1.264	.000	1.57	.000	1.242	.000
whether the respondent holds a	0.389	.000	0.391	.000	1.005	.97
tertiary degree or is a HE						
student						
subjective financial situation	0.712	.000	1.087	.341	1.527	.000
(1: favorable)						
place of residence (1: urban)	0.917	.251	1.084	.397	1.182	.102
identifies as religious	1.240	.002	1.888	.000	1.522	.000

Note. Nagelkerke R-squared 0.246

The chance of cohabitation and marriage compared to being single was elevated if the young adult was female, was older, and the respondent had no higher education experience. Self-reported religiosity also had a positive effect on the chance of cohabitation and marriage compared to being single, but the effect on marriage was somewhat stronger. Among religious people, the chance of marriage was almost double that of being single, whereas the chance of cohabitation was only about 1.2 times higher than that of being single. In addition, a favorable financial situation had a negative effect on the chance of cohabitation as opposed to being single. Here, however, cause and effect might be interchanged. It could also be the case that cohabitation is associated with a more unfavorable financial situation compared to being single because singles in the sample still either lived with their family or their family paid for their living expenses. It is also can be seen in the first model that rural place of residence increased the chance of cohabitation as opposed to being single, which is in accordance with the previous result.

The chance of marriage as opposed to cohabitation was higher among women, older young adults and who were satisfied with their financial situation. This chance was unaffected by the

respondents' education. Among religious people, the chance of marriage was over one and a half times that of cohabitation.

Our second research question was how the examined explanatory variables influence plans to marry among those who are single. In this case, we have two different models which differ in measuring the respondents' level of educational attainment.

Table 4Logistic regression results for plans to marry as the dependent variable among those not yet married (N = 4193) (coefficients marked in bold if $p \le 0.05$ according to the Wald statistic)

	First model		Second model	el .
	exp(B)	Wald sign.	exp(B)	Wald sign.
gender (1: male)	0.757	.000	0.762	.000
age	0.904	.000	0.926	.000
whether the respondent holds a tertiary	2.181	.000		
degree				
whether the respondent holds a tertiary			2.383	.000
degree or is a HE student				
subjective financial situation (1: favorable)	1.219	.005	1.135	.079
place of residence (1: urban)	1.16	.046	1.105	.184
identifies as religious	1.426	.000	1.406	.000

Note. Nagelkerke R-squared 0.051 and 0.067

As we can see in Table 4, among the unmarried, the chance of planning to marry was higher among women, younger people, and who has higher education experience. In the first model favorable financial situation and urban place of residence also increased plans to marry. Additionally, the effect of religion was also significant, although this effect lagged behind that of education. In both models, the chance of planning to marry as opposed to the absence of such intentions was almost one and a half times higher among religious people.

Discussion

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In our paper, we have two research questions, the first is what affects the marital status (chance of marriage, cohabitation and being single) of Hungarian young adults, and the second is what affects plans to marry among those who are single. Beside demographic variables (age and gender) and socioeconomic background (level of education, financial situation, and the type of settlement), we examined the effect of religious self-identification of respondents. We have formulated hypotheses based on the literature about how these explanatory variables affect the chance of marriage, cohabitation, being single, and plans to marry among singles.

The literature suggests that religiosity increases the chance of marriage, and the lack of religiosity is often associated with cohabitation. As there are more highly educated young people among the religious, and the general increase in educational attainment is usually associated with postponing marriages whereas religiosity is thought to accompany traditional family forms, separating the effects of religiosity and education on marriage behavior is necessary. The novelty of our research is our use of multivariable regression method, with the help of which, we could separate the above effects. Moreover, we have several indicators of the social background, so we could differentiate between the effect of education and other factors like, for example, financial situation of respondents. A further novelty is that besides effects on the chance of marriage, we examined the effects on the chances of cohabitation compared to being married or being single, which is rarely discussed in the literature, and we revealed what effects plans to marry among singles as well.

Our presumption in the first hypothesis that the chance of marriage, cohabitation, and plans to marry were increasing with age was partially corroborated. An older age increased the chance of cohabitation and marriage as opposed to being single, as well as that of marriage compared to cohabitation. In contrast, young, unmarried respondents were more likely to plan to get married than their older peers. The fact that in the first years of adulthood it was common among Hungarian young people to plan a subsequent marriage suggests that they did not bring a negative image of marriage from the family, but for some reason this enthusiasm diminished at a later age. Those in our sample who were unmarried in the second half of their twenties appeared to have lost the determination to get marriage due to the shrinking opportunities to establish relationships, the diminishing marriage market for older cohorts, and the proliferation of work at the expense of leisure.

In accordance with our hypothesis and the literature (Moore & Govender, 2013; Makay & Domokos, 2018), we found that the chance of marriage and cohabitation (as opposed to being single) and the chance of marriage compared to cohabitation was higher among women than men. This is explained by the fact that women are usually younger when they enter into a relationship. In addition, we also found that more unmarried women planned to marry compared to unmarried men, in line with our hypothesis. Presumably, this is the result of women marrying at an earlier age, so they have related plans earlier. Nevertheless, due to the age limit of our sample, we were unable to verify whether men caught up with women in terms of marriages and plans to marry at a later stage in life.

Another hypothesis concerned the impact of young people's social background. Our findings corroborated the hypothesis with respect to education. In the 18–29 age group, the postponement effect of education (see Oppenheimer, 1988) resulted in a decreased chance of marriage and cohabitation as opposed to being single among respondents with high educational attainment. In contrast, the chance of marriage compared to cohabitation was unaffected by the educational attainment of the parents or the respondent. In other words, young graduates or students who were in a relationship behaved similarly to those with low educational attainment in terms of the form of partnership. However, plans of a subsequent marriage (measured among unmarried respondents) was more common among higher education students and young graduates, in accordance with our hypothesis and the literature (Kim & Kamo, 2018; Sobotka & Toulemon, 2008). Therefore, the postponement effect only influenced the marital status while plans to marry remained pronounced among the highly educated.

In our fourth hypothesis regarding the effect of financial resources, we assumed that a favorable financial situation had a positive effect on the chance of both marriage and cohabitation among young adults based on the literature (Schnor et al., 2017; Torr, 2011). In accordance with our hypothesis, a favorable financial situation had a positive effect on the chance of both marriage as opposed to cohabitation and the chance of cohabitation as opposed to being single among young adults. Moreover, a favorable financial situation also increased the chance of plans to marry among unmarried young people, and a better subjective financial situation was associated with a higher chance of marriage as opposed to cohabitation.

In our fifth hypothesis regarding the effect of the place of residence, we assumed that rural residents did not have above-average rates of marriage or plans to marry, but cohabitation was

more frequent among them (Doignon et al., 2020; Vasiliu, 2019, Makay & Domonkos 2018). Partly in accordance with our hypothesis rural place of residence increased the chance of cohabitation as opposed to being single, but urban place of residence increased the plans to marry among those who not yet married. It appears, that traditional patterns of behavior only partly characterize rural communities in Hungary.

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Our last hypothesis concerned the effect of religiosity. We found that religiosity, even with the inclusion of other control variables, significantly increased the chance of marriage, cohabitation, and plans to marry, which is in accordance with Thornton et al. (1992), Lehrer (2008), and Kogan & Weissman (2019). The finding that religiosity also increased the chance of cohabitation compared to being single is novel, which we discuss in more detail below. In addition, the intention to get married was also more common among religious unmarried respondents than among their non-religious unmarried peers, although the effect lagged behind that of education.

The generalizability of our results is limited in that we could only test our hypotheses on Hungarian data of the 18–29 age group. The database we used provided insight into young people's marital status and relationship plans, the subsequent realization of which remained unknown, however. Examining the marital status and related plans of older age groups may yield further interesting results regarding the effect of explanatory factors.

Conclusions

In this study, we looked for factors behind two social phenomena: young people's marital status and plans to marry among unmarried young people. We found that explanatory factors influenced the two phenomena differently. This could indicate a discrepancy between related plans and implementation among Hungarian young adults, which may be attributed, among other things, to the negative social representation of marriage, the impact of new technologies and media, excessive individualism, the rise of material life goals, the popularity of the single and "yuppie" lifestyles, the extreme difficulty of achieving work-life balance, and peer pressure.

The literature on marriage and plans to marry highlights the contradictory effects of education. Education is closely related to age, and the resulting postponement of marriage is a striking phenomenon. At the same time, the postponement of marriage is not the same as not marrying at all, nor does it imply a lack of intention or willingness. In the age group we examined (18–29 years

old), the decision process about marriage had not yet been completed, so the actual absence of marriage could not be fully analyzed.

There may be multiple reasons for the beneficial effects of religiosity on marriage and plans to marry. On the one hand, those with a religious worldview might acquire traditional ideas of relationship as part of their religious socialization. On the other hand, social networks organized around religion make attitudes toward marriage more positive and offer the opportunity to connect with like-minded people, which is not experienced by the increasingly lonely peers who do not have contact with the social organizing power of religiosity.

According to one of our most interesting findings, religiosity also increased the chance of cohabitation compared to being single, although the effect of religiosity on marriage was stronger. The significant share of religious people cohabiting with their partner shows that this form of relationship has become widespread despite the fact that it is not condoned by churches. Moreover, those who identified as religious reported having cohabited with someone just as often as non-religious respondents. Religious young adults were therefore not distinguished from their peers by the avoidance of premarital sexual intercourse, but by their relationship behavior.

Our results have implications for several fields, including family policy and education policy. By understanding young adults' marital status and future plans, it is possible get an idea of expected demographic processes and behavior patterns in different social groups. Family policy measures in Hungary, which are generous in international comparison, may also be amended based on insights from our findings. Our results may also provide input for trainings on relationship culture, which are not particularly common in Hungary. The curricula of social studies education should be expanded with family life education topics. Similarly, religious organizations may find these results useful in planning activities among young adults. For higher education policy, plans to marry could be supported by expanding the concept of family-friendly universities and rethinking student benefits.

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