Great Britain's Cohabitation Gap: Relationship Status and Well-Being

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1. Introduction

Subjective well-being (SWB) is a measure of how individuals perceive their life satisfaction that is attributed to factors including relationship status. Previously, the Office for National Statistics (2012) Survey titled "Income, Expenditure, and Well-being" examined relations between financial conditions and well-being through four metrics: Happiness, Satisfaction, Worthwhileness, and Absence of Anxiety. However, the Office's analysis had not taken into account the potential impact of relationship status to well-being, despite the growing prevalence of cohabitation households in the Great Britain in recent decades—an increase of 144% from 1996 to 2021—while marriage declined by 20.8% over the same period (Fairbairn, 2023).

While numerous global literature has explored the relationship between relationship status and well-being, research remains limited in the scope of Great Britain, particularly in understanding how urban-rural settings affect the dynamics. Urban areas, with greater economic opportunities and social resources clearly have differences than in rural settings—which may influence income-based cohabitation motives (O'Hare, 2009).

The aim of this report is to confirm whether differences between how both types of relationships affect well-being also apply to the Great Britain, particularly taking into account urban-rural contexts by analyzing the data from the Income, Expenditure, and Well-Being survey by ONS (2012) through multivariate analysis, in hopes to answer the question: Is cohabitation more positively attributed to wellbeing than marriage? In addition, this research also evaluates whether these effects vary between urban and rural settings to examine how regional settings may influence the relationship between partnership type and SWB.

2. Literature Review

Traditionally, marriage has been regarded as the pinnacle of a relationship and the cornerstone of personal well-being. Both marriage and cohabitation are documented to be improving well-being compared to singlehood (Lee & Baxter, 2022). However in recent decades, a shift to alternative forms of relationship such as cohabitation has been on the rise. Mikucka (2016) found that in the past three decades, marriage levels have been on

the decline for 87 countries around the world. Cohabitation shares many similarities to marriage—such as intimacy, emotional support, and joint residence—in turn, cohabitors may have the same wellbeing levels to married couples.

The differences in well-being between cohabiters and married individuals, referred to as the "cohabitation gap" (Soons & Kalmijn, 2009), remain a topic of debate. Studies have shown that while this gap exists, selection factors such as institutionalization, socioeconomic factors, and education levels also play a pivotal role in this gap. For example, Reznik (2014) shows that income levels strongly influence the likelihood of choosing marriage and cohabitation, while Botha & Booysen (2012) finds that relative income, absolute income, and education explain the largest part of the cohabitation gap. Moreover, their longitudinal study suggests married people can be more satisfied at a later stage in marriage, while cohabitants are more satisfied initially. While both studies highlight the significant role of socioeconomic factors into cohabitational and marriage wellbeing, when these factors are controlled this gap often disappears (Harris et al, 2019; Botha & Booysen, 2012).

In the Great British context, Blekenause (2016) demonstrated that cohabitation offers similar well-being benefits to marriage, with respect to happiness. Yet, life satisfaction remains slightly higher among married individuals—the cohabitation gap once again presents itself—which shows alignment to global studies. While global literature extensively explores the relationship between relationship status, socioeconomic conditions, and well-being, research specific to Great Britain remains limited, particularly regarding urban-rural contexts. While global research has explored how socio-economic factors moderate this gap, there are minimal studies that offer insight into how urban and rural contexts influence the well-being outcomes of marriage and cohabitation. O'Hare (2009) in particular highlights that disparities in economic opportunities, social resources, and cultural norms between the two areas may significantly shape these dynamics in the USA.

The gap in the literature suggests the need for further research into whether the cohabitation gap in the broader global context also applies to Great Britain, and how regional contexts moderate the cohabitation gap in Great Britain. We explore regression between selection factors and subjective wellbeing between urban and rural areas through

the 2012 Income, Expenditure, and Wellbeing survey. We hypothesize that in contemporary British society, marriage and cohabitation both contribute to subjective well-being and their impacts are not limited to selective factors such as regional, socioeconomic, and educational factors, reflecting the result of studies in the broader global contexts. The results of this report could validate global research in the British society context and indicate relevance to the global society and offer insights to future policymaking in terms of social welfare.

3. Methods/Methodology

3.1. Research Design

This report uses secondary research analysis to investigate the relationship between relationship status (marriage and cohabitation) and personal well-being. The focus of this report is to identify the effects of these relationship types on the identified well-being outcomes, including life satisfaction, happiness, worth, and anxiety, controlling for socioeconomic status and demographic characteristics. Furthermore, a quantitative approach is used as it involves using statistical methods to examine numerical data and make conclusions on their values and relationships. This method is perfect for the dataset due to the amount of data described quantitatively, for example, it describes all well-being variables on a scale of 0 to 10 (Office for National Statistics, 2015).

3.2. **Data**

This dataset was collected by the Office for National Survey between April 2011 - March 2012 in Great Britain, with the purpose of answering questions about the links between household finances and their well-being. It presents questions revolving around the individual's scale of happiness, household income sources, key expenditures, and government benefits received. In total of 188 variables and more than 13,000 data points could be used to solve the relationship between household finances and well-being. Moreover, using regression analysis also differentiates between control groups, understanding the differences between relationships that affect their well-being (Office for National Statistics, 2015).

3.3. Variable and Sample

For this report, specific variables were selected based on their relevance to the research questions. Below are the tables for the chosen variables with the description respectively.

Dependent Variables

| Well-Being Variables | Description |
|----------------------|---|
| Satis | Self-rated life satisfaction score, ranging from 0 to 10. |
| Worth | Sense of purpose score, ranging from 0 to 10 |
| Нарру | Happiness score, ranging from 0 to 10 |
| Anxious | Emotional stress level score, ranging from 0 to 10 |

Table 1. List of well-being variables

Independent Variables

| Relationship Status | Description |
|---------------------|---|
| married | Individuals in a formal marriage or civil partnership |
| cohab | Individuals living with a partner, but not married |

Table 2. List of relationship status variables

Control Variables

| Socioeconomic | Description |
|---------------|-------------|
| | |

| disios | Equivalised disposable income |
|---------|--|
| childs | Number of children per household |
| empee | Employed |
| selfemp | Self-employed. This variable will be categorised as employed. |
| unemp | Unemployed |
| inactiv | Economically inactive (including retired). This variable will be categorised as unemployed. |

Table 3. List of socioeconomic variables

| Education | Description |
|-----------|---|
| lhed | Degree or equivalent and higher. This variable will be categorised as higher education. |
| alev | GCE A-Level or equivalent. This variable will be categorised as higher education. |
| onc_btec | ONC National level/BTEC. This variable will be categorised as higher education. |
| gcspass | O-Level or GCSE grades A*- C or equivalent. This variable will be categorised as higher education. |

| Education | Description |
|-----------|---|
| gcsefail | GCSE grades D-G or equivalent. This variable will be categorised as higher education. |
| othqual | Other, including foreign qualification below degree level. This variable will be categorised as higher education. |
| noqual | No qualification. This variable will be categorised as higher education. |

Table 4. List of education variables

| Demographic | Description |
|-------------|---|
| A005 | Age of respondent |
| childhh | Dependent child/children in household |
| rlondon | London - Urban |
| rneu | North East - Urban |
| rner | North East - Rural |
| rnwu | North West (including Merseyside) - Urban |
| rnwr | North West (including Merseyside) - rural |
| ryorksu | Yorkshire and Humberside - Urban |
| ryorksr | Yorkshire and Humberside - Rural |
| remidu | East Midlands - Urban |

| remidr | East Midlands - Rural | | |
|---------|-------------------------|--|--|
| rwmidu | West Midlands - Urban | | |
| rwmidr | West Midlands - Rural | | |
| reu | East of England - Urban | | |
| rer | East of England - Rural | | |
| rseu | South East - Urban | | |
| rser | South East - Rural | | |
| rswu | South West - Urban | | |
| rswr | South West - Rural | | |
| rwalesu | Wales - Urban | | |
| rwalesr | Wales - Rural | | |
| rscotu | Scotland - Urban | | |
| rscotr | Scotland - Rural | | |

Table 5. List of demographic variables

3.4. Data Analysis

Firstly, the data will be preprocessed through several steps: data cleansing (data types conversion and missing value handling) as well as data formatting for education, employment and region-related variables. Subsequently, it will be analysed using descriptive statistics analysis to describe, show, and summarise to get some contexts and general understanding of the data. It will use table description, graphics visualization (histogram, bar, pie) and basic statistical analysis. The multivariate analysis will be done afterwards to find the relationship between the variables and answer the key research question by using correlation and regression analysis.

4. Results

4.1. Descriptive Statistics

4.1.1. Summary of Numerical Variables

| . 9 | summarize | Satis | Worth | Happy | Anxious | A005 | childs | disios |
|-----|-----------|-------|-------|-------|---------|------|--------|--------|
|-----|-----------|-------|-------|-------|---------|------|--------|--------|

| Variable | 0bs | Mean | Std. dev. | Min | Max |
|----------|-------|----------|-----------|-----|----------|
| Satis | 4,089 | 7.592321 | 1.665774 | 0 | 10 |
| Worth | 4,089 | 7.783321 | 1.602348 | 0 | 10 |
| Нарру | 4,089 | 7.441917 | 2.013194 | 0 | 10 |
| Anxious | 4,089 | 3.112497 | 2.803943 | 0 | 10 |
| A005 | 4,089 | 46.30007 | 12.58599 | 17 | 69 |
| childs | 4,089 | .7776963 | 1.037568 | 0 | 6 |
| disios | 4,089 | 657.4505 | 496.5903 | 0 | 12440.34 |

Figure 1. Summary of Numerical Variables

After the data preprocessing is performed, the number of samples for the dataset are left at 4,089 (see fig. 1). The summary statistics are as follows:

• Satisfaction (Satis)

The mean satisfaction score is 7.59 with a standard deviation of 1.67, ranging from 0 to 10.

• Worth

The mean worth score is 7.78, with a standard deviation of 1.60, ranging from 0 to 10.

Happiness (Happy)

The mean happiness score is 7.44, with a standard deviation of 2.01, ranging from 0 to 10.

• Anxiety (Anxious)

The mean anxiety score is 3.11, with a standard deviation of 2.80, ranging from 0 to 10.

• A005 (Age)

The mean score for this variable is 46.30, with a standard deviation of 12.59, ranging from 17 to 69.

• Children (childs)

On average, respondents have 0.78 children, with a standard deviation of 1.04, and the number of children ranges from 0 to 6.

Disios (Equivalised Disposable Income)
 The mean value for disios is 657.45, with a standard deviation of 496.59, and the range spans from 0 to 12,440.34.

In the next section, there will be further analysis that compares the above variables to the married variable.

4.1.2. Married

. tabulate married Married or with civil Percent Cum. partner Freq. 0 21.15 21.15 865 1 78.85 100.00 3,224 Total 4,089 100.00

Figure 2. Tabulation and Pie Graph for Married Variables

Figure 2 shows that 21.15% of the data consists of individuals who are not married. Since the variables other than married and cohabitation that is related to relationship status is dropped during the data preprocessing, those with a value of 0 in the married variable are categorized as cohabiting partners. The remaining 78.85% of the data represents married individuals. This gives a ratio for married and cohab respondents to about 1:4.

4.1.3. Histogram for Wellbeing Variables

This section will show the histogram of each wellbeing variable (satisfaction, worth, happiness and anxious) on a scale from 0 to 10 between respondents who cohabit and are married. Every figure will show the cohabit graphs on the left and married on the right.

4.1.3.1. Satisfaction

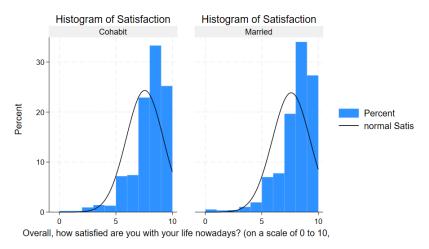


Figure 3. Histogram of Satisfaction Cohabit vs Married

It shows that both groups are positively skewed, which indicates that most respondents scored satisfaction on the higher end of the scale. However, the distribution for married respondents is slightly more concentrated on the higher satisfaction level around 9-10, while cohabit spread more

4.1.3.2. Worth

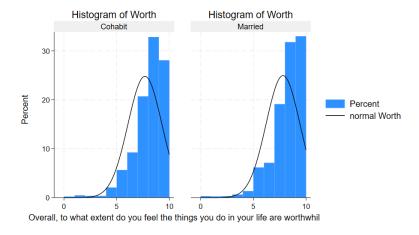


Figure 4. Histogram of Worth Cohabit vs Married

In Figure 4, it shows that both groups are positively skewed, which indicates that most respondents rate their life as highly worthwhile. Married respondents tend to have a peak at the highest scale (10), compared to respondents who cohabit that have a peak at scale 9.

4.1.3.3. Happy

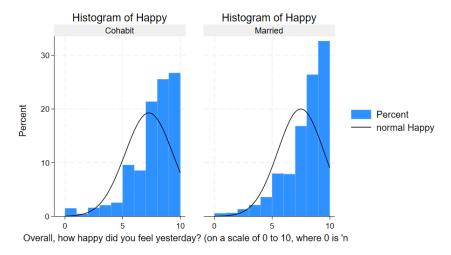


Figure 5. Histogram of Happiness Cohabit vs Married

The finding shows that both groups report high levels of happiness, with married people having a more concentrated distribution at the scale of 9-10 of the graph, while cohabit is slightly broader.

4.1.3.4. Anxious

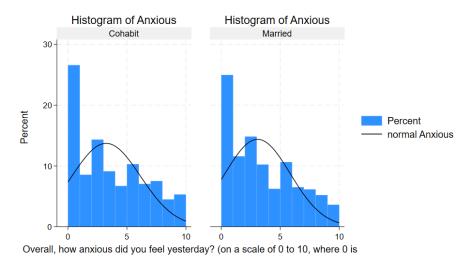


Figure 6. Histogram of Anxious Cohabit vs Married

Both groups tend to have a heavily skewed distribution to the lower end of the scale, which indicates a significant proportion of the respondents have very low levels of anxiety. However, the cohabit respondents have a more concentration around lower scale, while married respondents have a more dispersed distribution.

4.1.4. Bar Graphs for Well-Being Variables

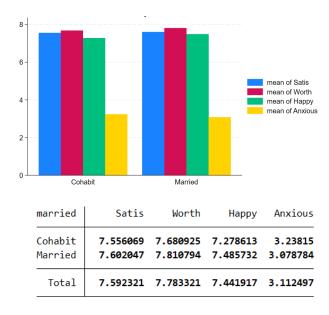


Figure 7. Bar Graph and Table for Wellbeing Variables Cohabit vs Married

Figure 7 compares the mean scores for all wellbeing related variables between cohabit and married respondents. Although both groups have a relatively high average score at satisfaction, worth and happiness, married respondents always have a higher score than the cohabit respondents. The summary is as follows:

Satisfaction

The mean for married respondents scored 7.61, while cohabit 7.56. It differs by 0.05.

Worth

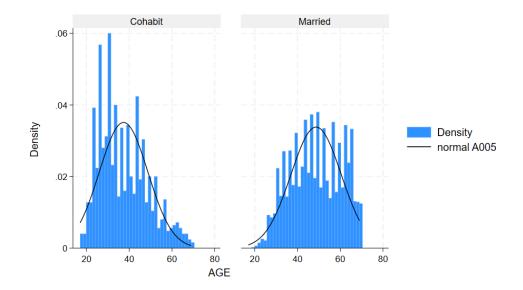
The mean for married respondents scored 7.81, while cohabit 7.68. It differs by 0.13.

Happy

The mean for married respondents scored 7.49, while cohabit 7.28. It differs by 0.21

In terms of anxious, both groups report lower average levels compared to the other variables. However, married respondents have a slightly lower mean score (3.08) compared to cohabit (3.24), which differs by 0.16.

4.1.5. Age distribution



| married | Mean | SD | Min | Max |
|--------------------|----------------------|----------|----------|----------|
| Cohabit Married | 37.35838 48.69913 | | 17 19 | 69 69 |
| Total | 46.30007 | 12.58599 | 17 | 69 |

Figure 8. Histogram and Table for Age Statistics for Cohabit vs Married

The findings show that married respondents have a slightly older distribution than the cohabits. The mean for cohabit respondents' age is 37.53 years, which is 11.35 years younger than the average married respondents at the age of 48.70 years. Additionally, the standard deviation is also higher on married respondents, with a number 11.80 compared to 11.36 for cohabit, which shows a greater variability of age for married respondents.

4.1.6. Disposable Income

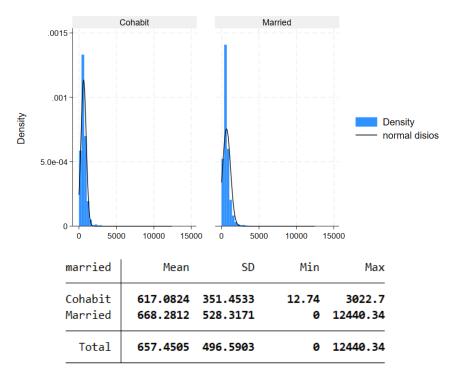


Figure 9. Histogram and Statistics Table for Equivalised Disposable Income

The findings show that married respondents have a higher disposable income with a number of 668.281 compared to cohabitants with only 617.082. The standard deviation is also higher on married respondents with a number of 526.317 compared to just 351.453 for cohabitants. The married respondents also show a significantly greater maximum number, for 12440.34, compared to cohabitants with just 3022.7. These values are measured using the modified-OECD scale.

4.1.7. Children

| . tabulate c | hilds if marri | ed == 1 | | . tabulate childs if married == 0 | | | | | | |
|---|---------------------------------------|---|--|---|------------------------------|---|---|--|--|--|
| NUMBER OF CHILDREN PER HOUSEHOLD | Freq. | Percent | Cum. | NUMBER OF CHILDREN PER HOUSEHOLD | Freq. | Percent | Cum. | | | |
| 0 1 2 3 4 5 6 | 1,809 542 637 182 44 9 | 56.11 16.81 19.76 5.65 1.36 0.28 0.03 | 56.11 72.92 92.68 98.33 99.69 99.97 100.00 | 0 1 2 3 4 5 | 513 163 144 41 3 | 59.31 18.84 16.65 4.74 0.35 0.12 | 59.31 78.15 94.80 99.54 99.88 100.00 | | | |
| Total | 3,224 | 100.00 | | Total | 865 | 100.00 | | | | |

Figure 10. Tabulation of the Childs Variable Cohabit vs Married

| . tabstat childs, by(married) stat(mean sd min max) | | | | | | | | | | |
|--|---------------------|----------------------|--------|--------|--|--|--|--|--|--|
| Summary for variables: childs Group variable: married (Married or with civil partner) | | | | | | | | | | |
| married | Mean | SD | Min | Max | | | | | | |
| Cohabit Married | .683237 .8030397 | .9484435 1.058912 | 0 0 | 5 6 | | | | | | |
| Total | .7776963 | 1.037568 | 0 | 6 | | | | | | |

Figure 11. Statistics Table for Childs Variable Cohabit vs Married

In Figure 10, the majority of married respondents (shown by the expression of married == 1 in the figure) have no children with a percentage of 56.11%, followed by those with 1 child at 16.81% and 2 children at 19.76%. In comparison, the majority of cohabit respondents (shown by the expression of married == 0 in the figure) also do not have children, but with higher a percentage of 59.31%, followed by a higher percentage

for 1 child at 18.84% and lower for 2 children at 16.65% compared to married respondents. Moreover, married respondents have significantly more percentage for 3 - 6 children per household.

Figure 11 shows that married respondents had a higher average number of children at 0.80 compared to cohabit respondents at 0.68. Overall, the married respondents tend to have a marginally higher number of children.

4.1.8. Employment Status

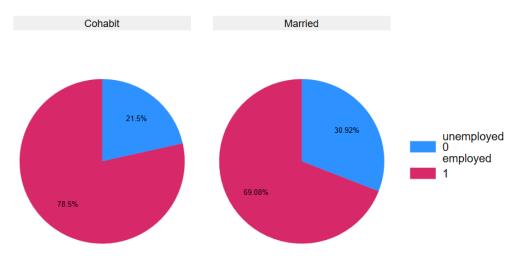


Figure 12. Pie Graph for Employment Status

Both groups have a majority of respondents employed, but the rates are different. Cohabit respondents have a higher employment rate (78.5%) than married respondents (69.08%), which differs by 9.42%.

4.1.9. Level of Education

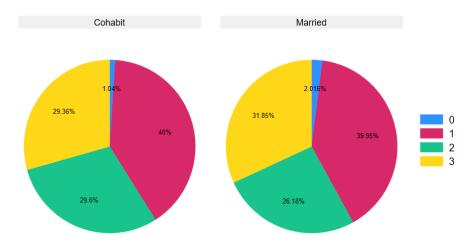


Figure 13. Pie Graph for Level of Education

The pie graph represents the share of education level for cohabit and married respondents. Education levels are categorized as follows: 0 for no qualification, 1 for basic education, 2 for intermediate education, and 3 for higher education.

The proportion of the education levels for both groups are generally quite similar. Both groups have almost identical rates of higher education, with 40% of cohabitants and 39.95% of married respondents. Cohabitants have a slightly higher percentage with intermediate education at 29.6%, compared to 26.18% for married respondents. On the other hand, married respondents have a slightly higher percentage with basic education, at 31.85%, compared to 29.36% for cohabit respondents. Finally, there is only a small difference for no qualifications, with 2.02% for married respondents and 1.04% for cohabit respondents.

4.1.10. Region Domicile

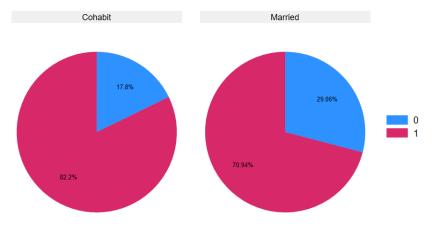


Figure 14. Pie Graph for Region Domicile

Both groups have a majority of respondents living in urban areas, but the rates are significantly different. Cohabit respondents had a higher rate at 82.2%, while the married respondents at 70.94%, which differs by 11.26%.

4.2. Multivariate Statistics

4.2.1. Correlation Between Each Variables

| | Satis | Worth | Нарру | Anxious | A005 | married | disios | childs | empee | educat~l : | is_urban |
|--------------|---------|---------|---------|---------|---------|---------|---------|--------|--------|------------|----------|
| Satis | 1.0000 | | | | | | | | | | |
| Worth | 0.5790 | 1.0000 | | | | | | | | | |
| Нарру | 0.5277 | 0.4685 | 1.0000 | | | | | | | | |
| Anxious | -0.3007 | -0.2139 | -0.4591 | 1.0000 | | | | | | | |
| A005 | 0.0679 | 0.0701 | 0.0958 | -0.0804 | 1.0000 | | | | | | |
| married | 0.0113 | 0.0331 | 0.0420 | -0.0232 | 0.3680 | 1.0000 | | | | | |
| disios | 0.1383 | 0.0613 | 0.0500 | -0.0148 | 0.0297 | 0.0421 | 1.0000 | | | | |
| childs | -0.0605 | -0.0044 | -0.0263 | 0.0358 | -0.3831 | 0.0472 | -0.1514 | 1.0000 | | | |
| empee | 0.0427 | 0.0245 | -0.0049 | 0.0085 | -0.2979 | -0.0849 | 0.1716 | 0.0925 | 1.0000 | | |
| education ~l | 0.0650 | 0.0862 | 0.0218 | 0.0388 | -0.1696 | 0.0027 | 0.2916 | 0.0337 | 0.1401 | 1.0000 | |
| is urban | -0.0544 | -0.0257 | -0.0283 | 0.0516 | -0.1568 | -0.1040 | -0.0629 | 0.0759 | 0.0456 | 0.0342 | 1.0000 |

Figure 15. Correlation between each variable

In Figure 15, it reveals that all the well-being variables, including satisfaction, happiness, and worth are moderately correlated, with happiness and worth being strong predictors of satisfaction. However, anxiety shows a negative correlation with both satisfaction and happiness, indicating that higher anxiety levels reduce these positive outcomes. Age has a weak positive correlation with satisfaction and a moderate positive

correlation with marital status. This suggests that older individuals are more likely to be married and slightly more satisfied with themselves. Others, such as the number of children, education, and urban living, have low correlations with satisfaction and happiness, indicating minimal influence on someone's well-being.

4.2.2. Regression for Wellbeing Variables

4.2.2.1. Satisfaction

| . reg Satis ma | rri | ed_binary A00 | 5 disid | s ch | ilds empe | ee educati | on_lev | el is_ | urban |
|-----------------|-----|---------------|---------|------|-----------|------------|----------|--------|-----------|
| Source | | SS | df | | MS | Number o | f obs | = | 4,089 |
| | | | | | | F(7, 408 | 1) | = | 17.02 |
| Model | 3 | 21.827061 | 7 | 45. | 9752945 | Prob > F | | = | 0.0000 |
| Residual | 1 | .1021.5718 | 4,081 | 2. | 7007037 | R-square | d | = | 0.0284 |
| | | | | | | Adj R-sq | uared | = | 0.0267 |
| Total | 1 | .1343.3989 | 4,088 | 2.7 | 7480403 | Root MSE | | = | 1.6434 |
| Sati | LS. | Coefficient | Std. e | err. | t | P> t | [95% | conf. | interval] |
| married_binar | ·y | 0957867 | .06978 | 316 | -1.37 | 0.170 | 232 | 5967 | .0410234 |
| A00 | 5 | .0108173 | .00257 | 765 | 4.20 | 0.000 | .005 | 7659 | .0158686 |
| disio | 5 | .0003783 | .00005 | 559 | 6.77 | 0.000 | .0002688 | | .0004878 |
| child | ls | 0215354 | .02786 | 51 | -0.77 | 0.440 | 076 | 1661 | .0330953 |
| empee | | .1572652 | .06053 | 803 | 2.60 | 0.009 | 009 .038 | | . 2759377 |
| education_level | | .0794788 | .03126 | 13 | 2.54 | 0.011 | .018 | 1895 | .1407681 |
| is_urba | n | 1478706 | .05904 | 176 | -2.50 | 0.012 | 263 | 6362 | 0321051 |
| _cons | | 6.782488 | .16274 | 105 | 41.68 | 0.000 | 6.46 | 3428 | 7.101548 |

Figure 16. Regression results for predictors of satisfaction

The regression from Figure 16 shows the results of multiple linear regression models with Satis (satisfaction) as the dependent variable. With an R-squared value of 0.0284, it indicates that the model accounts for only 2.84% of the variance in satisfaction. Furthermore, age, equivalised disposable income, employment status, and urban living shows as significant predictors, with the value of P < 0.05. However, marital status, number of children, and education level are not significant predictors.

4.2.2.2. Worth

| . reg Worth ma | ırr: | ied_binary A00 | 5 disi | os | childs emp | ee educat: | ion_lev | el is_ | urban |
|-----------------|------|----------------|---------|------------|------------|------------|------------|-------------|-----------|
| Source | | SS | df | = | MS | Number (| of obs | = | 4,089 |
| | | | | | | F(7, 40 | B1) | = | 10.82 |
| Model | : | 191.219222 | 7 | 2 | 7.3170317 | Prob > 1 | F | = | 0.0000 |
| Residual | : | 10304.8033 | 4,081 | _ 2 | .52506819 | R-squared | | = | 0.0182 |
| | | | | | | Adj R-so | quared | = | 0.0165 |
| Total | : | 10496.0225 | 4,088 | 3 2 | .56752018 | Root MSI | E | = | 1.589 |
| Wort | h | Coefficient | Std. | err | . t | P> t | [95% | conf. | interval] |
| married_binar | у | 037488 | .0674 | 1744 | -0.56 | 0.579 | 169 | 7747 | .0947987 |
| A06 | 95 | .0141213 | .0024 | 24913 5.67 | | 0.000 | 0 .0092369 | | .0190056 |
| disio |)5 | .0000993 | .0000 | | 1.84 | 0.066 | -6.55e-06 | | .0002052 |
| child | ls | .0586272 | .026943 | | 2.18 | 0.030 | .0058028 | | .1114516 |
| empe | ee | .1269813 | .058529 | | 2.17 | 0.030 | .0122325 | | .2417301 |
| education_level | | .1647034 | .030227 | | 5.45 | 0.000 | .105440 | | .2239663 |
| is_urba | an | 0541342 | .0570 | 953 | -0.95 | 0.343 | 166 | 9721 | .0578038 |
| _cons | | 6.688381 | .1573 | 3597 | 42.50 | 0.000 | 6.3 | 7987 | 6.996892 |

Figure 17. Regression results for predictors of worth

The regression from Figure 17 shows the results of multiple linear regression models with worth (sense of purpose) as the dependent variable, With R-squared value of 0.0182, it indicates that the model accounts for only 1.84% of the variance in satisfaction. Furthermore, age, number of children, employment status, and education level shows as significant predictors with the value of P < 0.05. However, equivalised disposable income, and urban living are not significant predictors.

4.2.2.3. Happiness

| . reg Happy ma | arr: | ied_binary A00 | 5 disio | s ch | ilds empe | ee educat | ion_lev | el is_ | urban |
|----------------|-----------|----------------|---------|------|-----------|-----------|---------|--------|-----------|
| Source | | SS | df | | MS | Number | of obs | = | 4,089 |
| | | | | | | F(7, 40 | 81) | = | 7.53 |
| Model | : | 211.337839 | 7 | 30. | 1911198 | Prob > | F | = | 0.0000 |
| Residual | : | 16357.1175 | 4,081 | 4.0 | 0811505 | R-squar | ed | = | 0.0128 |
| | | | | | | Adj R-s | quared | = | 0.0111 |
| Total | : | 16568.4554 | 4,088 | 4.0 | 5294896 | Root MS | E | = | 2.002 |
| Нарр | ру | Coefficient | Std. e | rr. | t | P> t | [95% | conf. | interval] |
| married_binar | ry | 0054735 | .08501 | .06 | -0.06 | 0.949 | 172 | 1405 | .1611936 |
| A06 | 25 | .0176515 | .00313 | 88 | 5.62 | 0.000 | .011 | 4978 | .0238053 |
| disid | 05 | .0001565 | .0000 | 68 | 2.30 | 0.022 | .000 | 0231 | .0002899 |
| child | ds | .0395967 | .03394 | 62 | 1.17 | 0.243 | 026 | 9564 | .1061498 |
| empee | | .0718671 | .07374 | .03 | 0.97 | 0.330 | 072 | 7041 | .2164383 |
| education_leve | el | .0612379 | .03808 | 37 | 1.61 | 0.108 | 013 | 4269 | .1359028 |
| is_urba | an | 0538755 | .0719 | 34 | -0.75 | 0.454 | 194 | 9053 | .0871543 |
| _cor | 15 | 6.368749 | .19825 | 64 | 32.12 | 0.000 | 5.98 | 0059 | 6.75744 |

Figure 18. Regression results for predictors of Happy

The regression from Figure 18 shows the results of multiple linear regression models with happiness as the dependent variable, With R-squared value of 0.0128, it indicates that the model accounts for only 1.28% of the variance in satisfaction. Furthermore, age, equivalised disposable income shows as significant predictors with the value of P < 0.05. As for others, they are not considered as significant predictors, as their P values are above 0.05.

4.2.2.4. Anxiety

| . reg Anxious | married_bin | ary A005 dis | ios childs | empee ed | ucation_l | evel i | .s_urban |
|----------------|---------------|--------------|------------------|----------|-------------|-------------|-----------|
| Source | SS | df | MS | Numbe | r of obs | = | 4,089 |
| | | | | - F(7, | 4081) | = | 5.48 |
| Model | 299.45879 | 2 7 | 42.779827 | 5 Prob | > F | = | 0.0000 |
| Residual | 31840.792 | 6 4,081 | 4,081 7.80220353 | | ared | = | 0.0093 |
| | | | | – Adj R | -squared | = | 0.0076 |
| Total | 32140.251 | 4 4,088 | 7.8620967 | 2 Root | MSE | = | 2.7932 |
| | | | | | | | |
| Anxiou | S Coeffic | ient Std. e | err. t | P> t | [95% | conf. | interval] |
| married_binar | y .0538 | 928 .11860 | 0.4 | 5 0.650 | 178 | 6422 | .2864277 |
| A00 | 5 0168 | 869 .00437 | 93 -3.8 | 6 0.000 | 025 | 4726 | 0083012 |
| disio | 0000 | 937 .00009 | 0000949 -0.99 | | 0.324000279 | | .0000924 |
| child | s .0039 | 123 .0473 | 62 0.0 | 8 0.934 | 0.934088 | | .0967676 |
| empe | e1048 | 179 .10288 | 29 -1.0 | 2 0.308 | 306 | 5245 | .0968888 |
| education_leve | 1 .1014 | 265 .05313 | 47 1.9 | 1 0.056 | 002 | 7464 | .2055994 |
| is_urba | n .2477 | 154 .10036 | 2.4 | 7 0.014 | .050 | 9497 | .4444812 |
| _con | 3.612 | 882 .27660 | 86 13.6 | 6 0.000 | 3.07 | 0578 | 4.155186 |

Figure 19. Regression results for predictors of Anxious

The regression from Figure 19 shows the results of multiple linear regression models with anxiety as the dependent variable, With R-squared value of 0.0093, it indicates that the model accounts for only 0.93% of the variance in satisfaction. Furthermore, only age and urban living shows as significant predictors with the value of P < 0.05. As for others, they are not considered as significant predictors, as their P values are above 0.05.

5. Analysis

The lack of significance for marital status found in regression models aligns with Harris et al. (2019), who found cohabitation gaps diminish after controlling for selection factors. In addition, we find that disposable income and employment emerge as key factors to satisfaction and worthwhileness—consistent with Reznik (2014) and Botha & Booysen (2012). Yet, their limited impact on happiness and anxiety suggests that financial stability alone does not correlate with emotional well-being. Lastly, we find that there is no significant impact of urban living in most regression models as O'Hare (2009) predicts, based on our methodology—suggesting that there may be particular regional factors that were overlooked.

6. Conclusion

The study analyzed the relationship between subjective well-being (SWB) and relationship status, alongside disposable income, employment, education, and urban-rural context using data from the 2012 ONS Dataset of Income, Expenditure, and Well-being. Ultimately we found that there is no significance between marital status and well-being in regression models, and concluded that findings in the are consistent with the global literature that finds scarce cohabitation gaps when selection factors are controlled. However, this study is limited due to its cross-sectional nature and is unable to account for other differences such as tracking individual satisfaction progression over time such as the study by Botha & Booysen (2012). This study is also limited by regional characteristic differences beyond the labels of "urban" and "rural", which may result in an inconclusive non-significance of the regional factors. Future research should adopt a longitudinal design and have more granular regional data to better understand, specifically how urban-rural contexts interact over time. This study highlights that policymaking should go beyond marital status to ensure equitable access to benefits and social support in the evolving British society.

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Appendix

Link to access the STATA code used for the analysis:

https://github.com/hilmibaskara/github/blob/main/main.do