

## **CHAPTER 4 – FACTORS AFFECTING AGE AT FIRST MARRIAGE**

Age at marriage is affected by numerous factors, which are in turn inter-related in complex manner. Age at marriage varies across birth cohorts and the educational level of women. As such, marriage postponement among younger women can to a large extent be attributed to the improvement in education over time. Women's education and pre-marital work have significant effects on the timing of marriage. Parts of the educational effects on age at marriage are mediated through pre-marital work, as better-educated women are more likely to work and to marry later. In this chapter, we will assess the independent effects and combined effects of socio-demographic variables. There is a need for multivariate analysis to disentangle the effect of the inter-correlated variables on age at first marriage and to evaluate the net effect of each of these variables to determine which one of these is most important in explaining the variance in the timing of marriage. Models with the correct specifications using the available background and socio-economic variables also can be built to predict the age at first marriage.

First, the analysis of variance is performed to assess the effects of the independent variables on age at first marriage. Post-hoc analysis using Scheffe's test is performed for pair-wise comparisons to determine the significant group differences. This will be followed by multiple classification analyses (MCA) to examine the gross and net effects of each explanatory variable net of the effects of other variables in the model. Multiple regressions using dummy variables will also be used to estimate the effects of the predictor variables that were found to be significant in the analysis of variance, as well as

building models to predict age at first marriage. Finally, results from logistic regressions are used to ascertain factors associated with early marriage (i.e. by age 21).

#### **4.1 ANALYSIS OF VARIANCE**

An analysis of variance on age at first marriage was performed on a number of independent variables: ethnicity, educational attainment, current place of residence, pre-marital work status, husband's educational attainment and the age difference between spouses. Religion has to be assessed separately from the respondent's ethnic group because the inclusion of both will result in problems of multicollinearity. The model that includes ethnicity explains 35.8 percent of the variance in age at first marriage, as compared to 36.8 percent for the model that includes religion (See Table 4.1 and 4.2 respectively). Other variables such as the respondent's age, childhood residence, birth cohorts, marriage cohorts, current work status, and husband's income as well as work status were omitted because they did not have statistically significant relationships with the age at first marriage. For instance, the effects of including birth cohorts and childhood place of residence with the rest of the significant variables can be seen in Table 4.3. It can be clearly observed that both these variables are not significant. Two-way interactions were generally insignificant, with the exception of education and ethnicity.

Table 4.1: Analysis of variance of age at first marriage for women aged 30 years and over who married before age 30 years on selected variables

Source of variation	Sum of squares	Degrees of freedom	Mean squares	F-test	Significance of F-test
Factors					
Education level	1169.415	3	389.805	41.899	0.000
Husband's education	126.849	3	42.283	4.545	0.000
Current residence	180.665	1	180.665	19.419	0.000
Pre-marital work	1829.625	1	1829.625	196.662	0.000
Age difference	3082.156	3	1027.385	110.431	0.000
Religion	448.044	2	224.022	24.080	0.000
Education level *	219.156	6	36.526	3.926	0.001
Explained	7055.91	19	371.364	39.919	0.000
Residual	2704.647	2744	9.303		
Total	39760.557	2763			

R-squared = 0.358

Table 4.2: Analysis of variance of age at first marriage for women aged 30 years and over who married before age 30 years with selected variables

Source of variation	Sum of squares	Degrees of freedom	Mean Squares	F-test	Significance of F-test
Factors					
Education level	1474.084	3	491.361	52.788	0.000
Husband's education	90.386	3	30.129	3.237	0.021
Current residence	157.716	1	157.716	16.944	0.000
Pre-marital work	1856.500	1	1856.5	199.448	0.000
Age difference	3063.137	3	1021.046	109.693	0.000
Religion	549.830	3	183.277	19.690	0.000
Explained	7191.653	14	513.690	55.188	0.000
Residual	30285.369	2543	9.308		
Total	37477.022	2557			

R-squared = 0.368

4.3: Analysis of variance of age at first marriage for women aged 30 years and over who married before age 30 years with selected variables

Source of variation	Sum of squares	Degrees of freedom	Mean Squares	F-test	Significance of F-test
Persons					
Education level	1118.305	3	372.768	31.139	0.000
Husband's education	123.240	3	41.080	3.430	0.010
Current residence	168.866	1	168.866	14.106	0.000
Marital work	1795.574	1	1795.574	14.992	0.000
Age difference	3074.739	3	1024.913	85.616	0.000
Ethnic group	440.427	2	220.213	18.395	0.000
Birth cohort	7.649	3	2.550	0.213	0.844
Childhood residence	0.128	1	0.128	0.011	0.907
Education level*	219.999	6	36.666	3.062	0.035
Ethnic group					
Unexplained	6948.927	23	302.127		
Total	32812.655	2741	11.970		
Grand total	39761.582	2764			

Adjusted R squared = 0.358

Post-hoc analysis using Scheffe's test showed that all pair-wise differences in age at first marriage are significant for most variables, except for the following pairs:

- Husband with no schooling and husband with primary education
- Age difference between 6-10 years and age difference of more than 10 years
- Muslim and Hindu; Christian and Buddhist

## MULTIPLE CLASSIFICATION ANALYSIS OF AGE AT FIRST MARRIAGE

The ANOVA of age at first marriage in Table 4.1 shows a significant interaction between education and ethnicity in explaining age at first marriage. The mean age at first marriage by educational level and ethnic groups is plotted in Figure 4.1 to provide a visual display of the interaction term. The interaction term between education and ethnicity is only significant between the Indians and the Chinese, and since the F value (6) for the interaction term is relatively small, both the variables are entered into Model A, which is an additive model.

Results in Table 4.4 show that the model explains 27.5 percent of the variance in age at first marriage. Overall, uneducated, rural Malay who did not work prior to marriage tend to have the lowest mean age at first marriage. Women's pre-marital work and education attainment are the two most important predictors of age at first marriage at the bivariate level (with eta value of 0.37 and 0.36 respectively). They remain the two most important predictors (with beta value of 0.27 and 0.25 respectively) within the multivariate context, after controlling for the effects of all other variables in the model. Table 4.4 also shows that after adjusting for all other variables in the model, the educational effects on age at first marriage would be reduced, as part of the differentials are mediated through pre-marital work and other variables. However, a differential of more than 3 years can still be observed between women with no schooling and those with tertiary education.

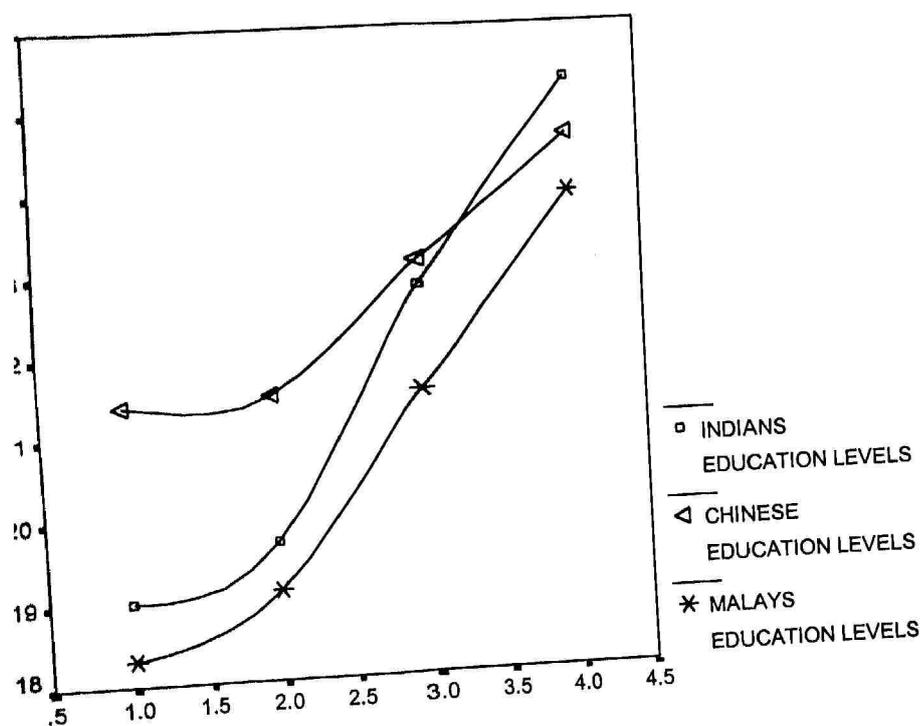
The fact that Malay women marry at the youngest age as compared to their Chinese and Indian counterparts is well documented. In this sample, the mean age at first marriage among Malay women is about 1.9 years and 0.6 year earlier than their Chinese and Indian counterparts respectively. Part of the differentials, however, could be due to compositional differences in education, work status and other background variables. Holding other variables constant would have reduced the ethnic differentials, as shown in Table 4.4-- the Malays would marry 1.3 years earlier than the Chinese and 0.7 years earlier than the Indians. The difference in the age at first marriage between the Malays and the Indians remains practically unchanged after controlling for other variables, indicating that these two groups are not much different with respect to education, premarital work and other background variables.

Women's pre-marital work status produces the most pronounced effect on age at marriage, as shown by the relative size of the beta value. At the bivariate level, those who worked before marriage were married some 3 years later than their non-working counterparts. However, the difference is reduced to about 2.2 years after adjusting for other variables.

Current place of residence has the least effect on the age at first marriage, as shown by the small beta value. At the bivariate level, urban women married some 1.6 years later than their rural counterparts. However, most of this difference is mediated through other variables in the model, as shown by the modest net effect of 0.45 year only.

Women's age at marriage is strongly and positively correlated with husband's education. Those who marry men with tertiary education were married some 4.4 years earlier than those whose husband had not been to school. However, after controlling for other variables, the effect of husband's education is fairly moderate with a beta value of 0.12 (see Table 4.4). This indicates that most of the effects of husband's education on women's age at marriage have been mediated through women's education and their pre-marital work status, as well as other background variables.

Figure 4.1: Mean age at first marriage among Malaysian women aged 30 years and over who married before age 30 years by ethnic groups by educational levels



educational levels

- 1 No formal education
- 2 Primary
- 3 Secondary
- 4 Tertiary

**Figure 4.4: Multiple Classification Analysis of age at first marriage of ever-married**

**women aged 30 years and over who married before age 30 years**

Characteristics	Number of women	Deviations from the grand mean of 21.0 years	
		Unadjusted (Gross)	Adjusted for factors (Net)
Education level			
Primary (β=0.251)	246	-1.6951	-1.141
Formal education	1283	-1.0538	-0.741
Secondary	1104	1.0553	0.734
Tertiary	190	3.1789	2.217
Age group			
26-30 (β=0.149)	1710	-0.5988	-0.427
31-35	800	1.2688	0.851
36-40	313	0.0287	0.157
Marital work status			
Not working (β=0.272)	874	-2.1064	-1.540
Working	1949	0.9446	0.690
Current place of residence			
Urban (β=0.059)	1531	0.7956	0.205
Rural	1292	-0.9427	-0.243
Spouse's education level			
No formal education (β=0.117)	99	-2.0606	-0.975
Primary	1210	-1.1686	-0.417
Secondary	1226	0.7708	0.356
Tertiary	288	2.3368	0.573

Grand mean = 21.0 years; Multiple R = 0.524; R-squared = 0.275

## **"NET" EFFECTS OF SOCIO-DEMOGRAPHIC DETERMINANTS OF AGE AT FIRST MARRIAGE**

Ordinary Least Squares regressions using both dummy and quantitative variables formed to estimate the net effects of the predictor variables on age at first marriage. The predictors that are entered into three regression models include respondent's and husband's years of schooling, age difference between spouses, ethnicity, religion, current place of residence, pre-marital work status and marriage duration. Other variables such as childhood place of residence, birth cohort, age of respondent and current work status are not included as they do not have statistically significant relationship with age at first marriage, or would pose problems of multicollinearity.

Table 4.5 shows the regression model of age at first marriage on respondent's years of schooling, age difference between husband and wife, ethnicity, pre-marital work status, current place of residence and husband's years of schooling. These predictor variables explained some 32 percent of the variance in age at first marriage. Premarital work status, spousal age difference and women's education are the three most important factors affecting age at marriage, in that order. Controlling for other variables, age at marriage would increase by 0.127 year for every additional year of schooling of the respondent, while an increase of one year in spousal age difference would result in a reduction of age at marriage by 0.172 year. Women's age at marriage also varies by husband's educational level, and it is almost as important as that of the women. The net effects "net" of other variables show that a Chinese and Indian woman would

me 1.13 years and 0.54 year later than a Malay woman respectively. Women  
 ked before marriage would marry some two years later than those who did not  
 eteris paribus. Urban women would marry half a year later than their rural  
 parts, once the other factors are taken into account.

.5: Model 1 of the ordinary least squares regression on the age at first marriage of  
 women who are aged 30 years and over who married before age 30 years

25 ations) ables	Unstandardized coefficients	Standard error	Standardized coefficients	T-statistics	Significance of T-test
nt	17.632	0.190		92.814	0.000
ndent's of ing	0.127	0.015	0.159	8.436	0.000
nce en es	-0.172	0.011	-0.244	-15.170	0.000
* ese ans	1.128 0.536	0.143 0.198	0.133 0.044	7.894 2.706	0.000 0.007
arital					
s** rking ent place	2.091	0.133	0.255	15.686	0.000
lence*** an	0.543	0.130	0.071	4.188	0.000
band's rs of ooling	0.134	0.019	0.136	6.928	0.000

quared = 0.322; Reference categories: \*) Malay \*\*) Not working \*\*\*) Rural

Table 4.6 presents the second regression model of age at first marriage on respondent's years of schooling, spousal age difference, and religion. The educational coefficients are about the same as seen in Model 1. Controlling for other variables, Muslim women marry significantly earlier than those from all other religions in this study. The Christian women marry the latest, followed by Hindu women and Hindu women. This model explains only 21.5 percent of the variance in age at marriage.

4.6: Model 2 of the ordinary least squares regression on the age at first marriage of women who are aged 30 years and over who married before age 30 years

Independent variables	Unstandardized coefficients	Standard error	Standardized coefficients	T-statistics	Significance of T-test
Constant	20.126	0.148		135.862	0.000
Respondent's years of schooling	0.208	0.014	0.260	15.368	0.000
Spousal age difference	-0.212	0.012	-0.392	-17.879	0.000
Respondent's religion*					
Christians	1.343	0.370	0.061	3.633	0.000
Hindu	0.390	0.223	0.029	1.746	0.081
Muslim	1.465	0.172	0.144	8.522	0.000

Adjusted R-square = 0.215; Reference category: \*) Islam

the third model, age at first marriage is regressed on women's years of current residence, pre-marital work status, spousal age difference, husband's and marriage cohorts. Other variables that are not significantly related to age at marriage are excluded. This model (shown in Table 4.7) explains 45.7 percent of the variance in age at first marriage, much more than the first two models. The effects of spousal age difference and premarital work status remain very strong, as in the case of the first model. However, the educational effects of both the women and husbands are substantially reduced with the inclusion of marriage cohorts. This suggests that women who were recently married are better educated than those who were married much earlier. Controlling for all other variables, women who were married in 1971-75, 1976-80, 1981-85, and 1986-95 had entered marriage some 1.6 years, 2.5 years, 3.6 years and 5.7 years later, respectively as compared to women who were married before 1971.

Model 3 of the ordinary least squares regression on the age at first marriage of women who are aged 30 years and over who married before age 30 years

Variables	Unstandardized coefficients	Standard error	Standardized coefficients	T-statistics	Significance of T-test
Constant	17.246	0.184		93.508	0.000
Age	0.032	0.014	0.040	2.308	0.021
Place of birth	0.780	0.112	0.102	6.939	0.000
Total work	1.502	0.120	0.183	12.526	0.000
Reference spouses	-0.148	0.010	-0.210	-14.546	0.000
Married's years	0.0375	0.018	0.038	2.135	0.033
Age					
***					
1975	1.623	0.167	0.173	9.730	0.000
1980	2.465	0.163	0.281	15.080	0.000
1985	3.627	0.179	0.396	20.305	0.000
1995	5.720	0.216	0.485	26.536	0.000

Intercept = 0.457; Reference categories: \*) Rural \*\*) Not working  
 \*\*\*) Married before 1971

## **LOGISTIC REGRESSION ANALYSIS OF MARRYING BEFORE AGE 21 AND AGE 21-25 YEARS**

Table 4.8 and Table 4.9 present the logistic regression estimates of the effects of independent variables on the likelihood of marrying before age of 21 years and the ages of 21-25 years respectively. The odds of marrying before age 21 years of those who are marrying before 21 years old to those who are marrying at 21 years and correspondingly, the odds of marrying between the ages of 21-25 years old are of those who marry between those ages to those who marry outside the range. A positive coefficient indicates an increase in the log odds and consequently an increase in the probability of marrying by the respective ages. Likewise, a negative coefficient indicates a decrease in the log odds of marrying for the first time before the age of 21 years and between the ages of 21-25 years.

By comparing Table 4.8 and Table 4.9, it can be observed some contrasts in the probability of marrying by the age of 21 years and between 21-25 years old. It is evident from Table 4.8 that the probabilities of marrying by age 21 years is the lowest for the Chinese followed by the Indians compared to the Malays. On the contrary, as can be seen from Table 4.9, the probability of marrying between the ages of 21-25 years is the highest for the Chinese followed by the Malays while the Indians have the lowest probability of marrying between those ages.

With regard to education, as expected, the more highly educated the woman is the less likely she is to marry early, in this case, before age 21 years old. The probability of

before age 21 years increases, as the education level of the woman gets lower. The probability of marrying between the ages of 21-25 years is the highest for those with tertiary education, and the probability decreases for the lesser-educated

The likelihood of marrying before age 21 years is lower for those who live in the urban areas as compared to those who live in the rural areas. In contrast, the probability of marrying between the ages of 21-25 years old is higher for the women who are living in the urban areas as compared to those who are living in the rural areas.

Women who worked before getting married are less likely to marry before the age of 21 years old. On the other hand, the likelihood of marrying between the ages of 21-25 years is higher for those who worked before they are married as compared to those who did not work.

As for the age difference between spouses, the wider the age gap, the more likely are women to marry before age 21 years, especially so when compared to women who are older than their husbands. However, the probability of marrying between the ages of 21-25 years decreases for women who are younger than their husbands by more than 6 years as compared to the women who are older than their husbands. Interestingly, the women who are between 0 to 5 years younger than their husband are slightly more likely to marry between the ages of 21-25 years as compared to women who are older than their husbands.

husband's education has a significant effect on women's age at first marriage. The probability of a woman marrying before age 21 years is lower for those who are highly educated. Conversely, women are more likely to marry between the ages of 21-25 years if their husbands are highly educated.

Table 4.8: Logistic regression analysis on the likelihood of marrying before age 21 years

for women who are aged 30 years and over who married before age 30 years

Variables	Coefficients $\beta$	Standard error	Significance level	Exp ( $\beta$ )
1. Ethnic group				
Chinese	-0.7520	0.1050	0.0000	0.4714
Indians	-0.1595	0.1365	0.2424	0.8526
2. Education level				
Primary	-0.2942	0.1538	0.0559	0.7452
Secondary	-1.1726	0.1682	0.0000	0.3096
Tertiary	-2.4700	0.3314	0.0000	0.0846
3. Pre-marital work status				
Working	-1.1911	0.0952	0.0000	0.3039
4. Current place of residence				
Urban	-0.2763	0.0914	0.0025	0.7586
5. Age difference between spouses (Husband's age - wife's age)				
0 to 5 years	0.8425	0.1534	0.0000	2.3222
6 to 10 years	1.6303	0.1654	0.0000	5.1056
More than 10 years	1.7009	0.1981	0.0000	5.4790
5. Husband's education level				
Primary	-0.4539	0.1847	0.0140	0.6351
Secondary	-0.7874	0.1915	0.0000	0.4550
Tertiary	-1.0672	0.2652	0.0001	0.3440

R-squared=0.349

Reference categories: 1) Malay 2) No formal education 3) Not working 4) Rural  
5) Less than zero years 6) No formal education

Table 4.9: Logistic regression analysis on the likelihood of marrying between the ages of 21-25 years for women who are aged 30 years and over who married before age 30 years

Variables	Coefficients $\beta$	Standard error	Significance level	Exp ( $\beta$ )
1.Ethnic group				
-Chinese	0.3158	0.0953	0.0009	1.3714
-Indians	-0.0282	0.1325	0.8313	0.9722
2.Education level				
-Primary	0.3157	0.1590	0.0470	1.3713
-Secondary	0.8895	0.1693	0.0000	2.4339
-Tertiary	0.9305	0.2409	0.0001	2.5357
3.Pre-marital work status				
-Working	0.7634	0.0946	0.0000	2.1456
4.Current place of residence				
-Urban	0.0370	0.0872	0.6715	1.0377
5.Age difference between spouses				
-0 to 5 years	0.0102	0.1293	0.9369	1.0103
-6 to 10 years	-0.4603	0.1443	0.0014	0.6311
-more than 10 years	-0.6937	0.1862	0.0002	0.4997
6.Husband's education level				
-Primary	0.0017	0.1790	0.9925	1.0017
-Secondary	0.3218	0.1835	0.0795	1.3796
-Tertiary	0.6069	0.2328	0.0091	1.8347

R-squared= 0.153

Reference categories: 1) Malay 2) No formal education 3) Not working 4) Rural  
5) Less than zero years 6) No formal education