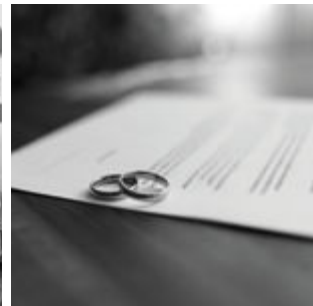


FINNISHING MARRIAGE?

Lessons from Finland's cohabitation reforms

August 2026



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About the Centre for Social Justice

Established in 2004, the Centre for Social Justice (CSJ) is an independent think tank that studies the root causes of Britain's social problems and addresses them by recommending practical, workable policy interventions. The CSJ's vision is to give people in the UK who are experiencing multiple disadvantage and injustice every possible opportunity to reach their full potential.

The majority of the CSJ's work is organised around five "pathways to poverty", first identified in our ground-breaking 2007 report *Breakthrough Britain*. These are: educational failure; family breakdown; economic dependency and worklessness; addiction to drugs and alcohol; and severe personal debt.

Since its inception, the CSJ has changed the landscape of our political discourse by putting social justice at the heart of British politics. This has led to a transformation in Government thinking and policy. For instance, in March 2013, the CSJ report *It Happens Here* shone a light on the horrific reality of human trafficking and modern slavery in the UK. As a direct result, the Government passed the *Modern Slavery Act 2015*, one of the first pieces of legislation in the world to address slavery and trafficking in the 21st century. Other CSJ policy initiatives include *Universal Credit*, *Universal Support*, and the *Into Work Guarantee*; *Family Hubs*; *Housing First*; *Severe Absence from School*; and *Prisoner Work Placements*.

Our research is informed by experts including prominent academics, practitioners, and policymakers. We also draw upon our CSJ Alliance, a unique group of frontline charities, social enterprises, and other grassroots organisations. These are curated by our CSJ Foundation and have a proven track-record of reversing social breakdown in some of the UK's most challenging communities, far beyond Westminster. The social issues facing Britain are chronic. In 2026 and beyond, we will continue to advance the cause of social justice and connect the back streets of Britain with the corridors of power, so that more people can continue to fulfil their potential.

Acknowledgements

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Foreword

Britain's family law has long rested on a simple principle: adults get to choose the legal consequences of their relationships. Marriage is the legal institution through which the state recognises commitment and allocates rights and responsibilities, it is not a status that emerges by default.

However well-intentioned, the Government's proposals to give eligible cohabiting couples increased legal rights over a partner's property and finances put that principle at risk.

This important intervention from the Centre for Social Justice lays out five reasons why the Government should think again.

First, the plans risk creating a quasi-marriage status without the clarity, consent or safeguards that marriage provides. Marriage is the mechanism through which family law recognises commitment and allocates rights and responsibilities. Creating parallel automatic rights for cohabiting couples would raise difficult questions of jurisdiction, evidence, litigation and fairness. Ministers must also explain where these new rights stop: inheritance, parental disputes, immigration rules and other areas of family law currently rely on marriage as the principal legal marker of commitment.

Second, the property-rights implications are serious. Ministers must explain whether someone could acquire a claim over a home, pension, savings or other asset simply by living with a partner for a qualifying period, even where there was no marriage, agreement or comparable contribution. If so, the reforms could invite opportunistic claims and expose homeowners to liabilities they never intended.

Third, the proposals are not a priority for an already stretched justice system. Prisons are overcrowded and offenders are being released early, so why is the Ministry of Justice devoting energy to a reform that may create yet more work for the courts? Nor are these proposals responding to pressing public demand. Polling in this report shows voters are concerned that rights arise automatically, with couples required to complete a legal process to opt out. By a margin of two to one, respondents believed this could create problems in otherwise happy relationships. Once created, automatic rights for cohabiting couples will not be easy to contain or reverse.

Fourth, couples deserve choice over their private lives, not default entry into a marriage-like relationship. These reforms amount to marriage auto-enrolment, replacing an explicit decision with a status to which nobody actively agreed. Consider a homeowner who dies without a will after three years of living with a new partner: under the proposed reforms, that partner could inherit automatically, ahead of adult children of the homeowner for whom the homeowner may have intended to provide. Or consider someone whose ex-partner from a three-year house share pursues a claim against them after a break-up. What began as a low-stakes living arrangement could end with solicitors' letters.

Fifth, and most fundamentally, the reforms threaten family formation at the worst possible moment. Britain already faces declining birth rates, an ageing population and growing pressure on taxpayers. If we are serious about economic growth, stronger communities and sustainable public finances, we cannot be careless about the institutions that support long-term commitment. The evidence in this report shows that similar reforms in Finland were associated with fewer marriages, lower rates of couple formation and

significantly lower fertility. When the state blurs the distinction between marrying and not marrying, fewer people may choose the institution that has historically supported family stability.

Conservatives have long understood that strong societies depend on strong families. That does not mean ignoring the realities faced by couples who live together or pretending marriage solves every social problem. But it does mean recognising that law shapes behaviour, institutions matter, and strong families are built on choices people make and keep.

The new Prime Minister promised change from the consensus he inherited, and rethinking these reforms would be a good place to start. Adults should have choice over the legal consequences of their relationships. The right response to changing how people live is not to erase the distinction between the choices people make, but to respect it.



Nick Timothy CBE MP

Shadow Secretary of State for Justice and Shadow Lord Chancellor

Executive Summary

The British Government is proposing reform to cohabitation rights. The changes would automatically give cohabitantes in England and Wales who have continuously lived together for three years or who cohabit and share a child more rights to each other's property and finances. The Government argues that the proposed changes will not have a significant impact on whether people choose to form relationships, cohabit, marry or have children.¹ Are they right?

Finland says otherwise. In 2011 Finland enacted similar reforms - although narrower - to those being proposed in England and Wales. By examining countries with similar demographics to Finland and comparing their marriage, fertility and coupling-up rates, the CSJ has been able to project what Finland's family and birth rates could have been if the reforms had not been introduced.²

Using synthetic-control and difference-in-difference analysis, the CSJ estimates that women's first marriage rate in Finland was 23 per cent lower within seven years of the reform than it would have been in its absence. The change was not followed by an increase in household stability amongst cohabiting couples, which also declined in the following years. The analysis estimates that the reform reduced marriage rates without achieving a requisite increase in household stability.

The results also indicate a significant association with lower fertility. The Finnish fertility rate also fell by 21 per cent by 2018. In Finland, 42 per cent of the decline in first births has been attributed to the decline in fertility in cohabiting couples.³

All forms of couple relationships were affected by the reform. The proportion of two adult working age households in Finland fell by 16 per cent from the reform in 2011 to 2020. The divergence began to grow in 2014, consistent with an expected lag.

If England and Wales had introduced an equivalent reform to Finland in 2011, the analysis suggests there could have been 111,014 fewer marriages between 2012 and 2023, with 24,855 fewer marriages in 2023 alone. The Total Fertility Rate (TFR) in 2023 falls to 1.26, rather than 1.44, and in 2024 falls to 1.25 rather than 1.41.

Since 2021 this amounts to an estimated 75,000 fewer babies being born per year. Applying the analysis from 2012 takes the average reduction in births to 86,000 per year, following higher fertility patterns in the years preceding the pandemic.

The British public do not see these reforms as a priority: less than a quarter of the British public say changing the laws around cohabitation rights should be a priority for Government.⁴ The major concern voiced in the poll was that couples should not get marriage by auto-enrolment. There was an over five-to-

1 Ministry of Justice, 23 June 2026, *The Family Test: A Fairer End to Relationships*, Accessed: www.gov.uk/government/consultations/a-fairer-end-to-relationships/the-family-test-a-fairer-end-to-relationships#the-family-impact-test-questions

2 For full methodology of how counterfactual or 'Synthetic' Finland was created see page 12.

3 Hellstrand, J., Nisén, J., & Myrskylä, M., 2020, *All-time Low Period Fertility in Finland: Demographic Drivers, Tempo Effects, And Cohort Implications*, *Population Studies*, 74(3), pp. 315–329; Hellstrand, J., Nisén, J., Miranda, V., Fallesen, P., Dommermuth, L., Myrskylä, M., 2021, *Not Just Later, But Fewer: Novel Trends in Cohort Fertility in the Nordic Countries*, *Demography*, 2021 Aug 1;58(4), pp.1373-1399.

4 Polling conducted by JL Partners on 12 June 2026 with a sample of 1515 adults, margin of error $\pm 2.5\%$. JL Partners is regulated by the British Polling Council. The full data tables for the polling can be found on JL Partners website here: www.jlpartners.co.uk/polling-results

one majority in favour of an opt-in model over the Government's proposed opt-out model. The poll also flagged that, as in Finland, there is the risk of unintended consequences. Over 4 in 10 of the public are concerned that an active opt-out process could cause issues in otherwise happy relationships compared to 14.3 per cent who disagree. A large concern was around property rights and financial claims with a net agreement of 44 points that living with a partner should not, by itself, give partners a legal claim on someone's savings, property or pension, with strong consistency across voters intending to vote for all five major parties.

Finland offers a clear warning. Reforms designed to narrow the legal distinction between marriage and cohabitation were followed by substantial falls in marriage and fertility, without evidence of offsetting gains in family stability. The proposals for England and Wales go further than the Finnish model. At a time when birth rates are already at historic lows and population ageing is placing growing pressure on public finances, policymakers cannot assume these reforms will be behaviourally neutral. The potential costs are too great, and the evidence too significant, to ignore.

Chapter 1:

The proposed reforms in England and Wales

The British government has proposed reforms affecting the financial consequences of relationship breakdown. The Ministry of Justice consultation, *A Fairer End to Relationships*, has three parts: divorce finances, financial protections for separating cohabiting couples, and inheritance-related protections for surviving cohabiting partners.⁵ This paper focuses on the latter two.

Part 2: *Reforming the Law for Cohabitants on Separation*, proposes a new legal framework that would give eligible cohabiting couples limited financial rights and responsibilities when their relationship ends. The scheme would apply automatically, although couples could choose to opt-out by mutual agreement. To qualify, couples would need to have lived together for at least three years or have a child together, described as “long-term, committed and interdependent relationships”. The Government maintains that the proposed rights would be more limited than those available to married couples on divorce.

Part 3: *Reforming the Law for Cohabitants on Intestacy*, proposes reforms to inheritance law for cohabiting couples. Under the proposals, eligible cohabitants would automatically inherit from a partner who dies without a valid will, provided they meet the legal definition of a qualifying relationship and any minimum duration requirement. The Government also proposes giving qualifying cohabitants the right to administer a deceased partner’s estate. In addition, the consultation seeks views on removing the minimum relationship-length requirement for claims for financial provision where the couple had children together.

All policy changes in the UK must undergo a family test, which is designed to ensure the impact of family relationships and functioning, both positive and negative, is recognised in the process of policy development with a view to informing the policy decisions made by Ministers. In the family test for *A Fairer End to Relationships*, the Government states that the proposals are “not expected to have a significant impact on whether people choose to form relationships, cohabit, marry or have children.”⁶ The family test states that “The Government remains clear that marriage is, and will remain, one of our most important institutions...reflecting the reality that family structures have changed while maintaining marriage as a distinct and valued institution.”

The Government points to a study of Australia as an example where marriage rates did not seem adversely impacted by granting eligible cohabitants rights equivalent to those of married couples.⁷ However, the study on which this claim is based used an Interrupted Time Series approach, which assumes that pre-existing trends would have continued in the absence of reform. As a result, the methodology is limited

5 Ministry of Justice, Baroness Levitt KC and The Rt Hon David Lammy MP, 5 June 2026, *Millions of Unmarried Couples to Get Stronger Rights*. Accessed: www.gov.uk/government/news/millions-of-unmarried-couples-to-get-stronger-rights

6 Ministry of Justice, 23 June 2026, *The Family Test: A Fairer End to Relationships*, Accessed: www.gov.uk/government/consultations/a-fairer-end-to-relationships/the-family-test-a-fairer-end-to-relationships#the-family-impact-test-questions

7 Kiernan, K., Barlow, A., Merlo, R., December 2006, *Cohabitation Law Reform and Its Impact on Marriage, Family Law*. Accessed: www.familylaw.co.uk/news_and_comment/cohabitation-law-reform-and-its-impact-on-marriage

in its ability to identify causal effects. The study found no evidence of a structural break in marriage-rate trends following the reform. In other words, it did not find evidence that the reform changed marriage rates, but neither did it demonstrate that the reform had no effect. The findings are therefore better understood as an absence of evidence of an effect, rather than evidence of no effect.

Scotland has different laws to England and Wales regarding cohabitating couples. Under the Family Law (Scotland) Act 2006, cohabitants may apply to the court for limited financial provision on separation, if one partner has derived an economic advantage at the expense of the other or where one has suffered an economic disadvantage in the interests of the other or of a child.⁸ There is no automatic redistribution of assets on separation and, on death of a partner, no automatic inheritance. The proposed reforms for England and Wales would extend legal protections substantially beyond those created by the Scottish legislation. Earlier this year Scotland consulted on changes to the law affecting cohabitantes, although the response to the Scottish consultation had not been published at the time of this report's publication. However, the proposed Scottish changes are focused more narrowly on compensating relationship-generated economic loss or gain following separation. They differ substantially from the proposals being considered in England and Wales, which would create a broader statutory framework governing financial claims and inheritance rights. As a result, direct comparisons between Scotland and England and Wales are unlikely to provide reliable evidence about the potential effects of the reforms proposed by the British Government.

Whether extending legal protections to cohabiting couples affects marriage is an empirical question. In principle, such reforms could influence behaviour by changing both incentives and perceptions. Where some of the legal consequences of marriage are extended to cohabiting relationships, couples who might otherwise have married may perceive fewer practical advantages to formalising their relationship. Equally, the reforms may have no material effect if broader cultural and economic factors are the primary drivers of decisions about marriage. The British Government's view is that the latter is the case. This paper examines Finland as a real-world test of that assumption.

8 Scottish Government, *Family Law Consultation*, Opened 29th December 2025. Accessed: <https://consult.gov.scot/family-law/consultation/>

Chapter 2:

Comparisons with Finland

To test that assumption, this paper examines Finland, which introduced comparable reforms in 2011 through the *Act on the Dissolution of the Household of Cohabiting Partners* on 1 April 2011.⁹ The proposed reforms in England and Wales are broader than Finland's 2011 legislation in three main ways.

First, the proposals for England and Wales have a much lower qualification threshold than Finland. Under the proposals for England and Wales, couples would qualify after three years of cohabitation, compared with five years under the Finnish reforms. In both cases, couples with a child together qualify regardless of how long they have lived together.

A lower threshold would substantially increase the number of couples covered by the legislation. In 2025, there were 3.1 million cohabiting-couple families in England and Wales, representing 17.6 per cent of all families.¹⁰ Of opposite-sex cohabiting couples, 1.31 million (44.1 per cent) have children. Among same-sex cohabiting couples, approximately 8,000 (5.06 per cent) have dependent children.¹¹ As a result, at least 1.32 million cohabiting couples would qualify under the child criterion alone.¹² In addition, many of the remaining cohabiting couples without children are likely to have lived together for three years or more and would therefore also qualify under the proposed British framework. In 2011, Finland had 318,225 cohabiting-couple families, representing 21.8 per cent of all families.¹³ Similarly to the UK, Finland does not collect data on how many of these relationships had a duration of five years or more, so not all these couples would have been eligible. Of these, 118,054 cohabiting couples had children, all of whom would have been eligible for the reforms.¹⁴ The Finnish legislation applied only after five years of cohabitation (or where the couple had a child), whereas the British proposals would extend protection after only three years (or where the couple have a child). Consequently, the proposed changes for England and Wales would apply to a substantially larger share of cohabiting couples.

Second, the proposals for England and Wales contemplate considerably broader judicial powers. Finland largely retained separate property ownership, allowing compensation only where one partner had made substantial uncompensated contributions. By contrast, the consultation proposes a new statutory jurisdiction enabling courts to make financial orders that go beyond resolving ownership disputes, albeit without importing the full divorce regime.

Third, inheritance represents perhaps the greatest divergence. Finland's 2011 legislation focused on the consequences of separation. The British consultation would additionally reform intestacy law so that qualifying cohabitants automatically inherit when a partner dies without leaving a valid will.

9 Finland's Ministry of Justice, 8 April 2011, *Act on the Dissolution of the Household of Cohabiting Partners entered into force on 1 April*. Accessed: valtioneuvosto.fi/en/-/1410853/act-on-the-dissolution-of-the-household-of-cohabiting-partners-entered-into-force-on-1-april

10 Office for National Statistics, April 2026, *Families and households in the UK: 2025*.

11 ONS added together the totals for families with no children and non-dependent children same-sex cohabiting couple families to improve the robustness of the estimates, given the small numbers involved. Therefore, it's not possible to have a total number of same sex cohabiting couples who have any children at all. No people were recorded in the category of same-sex cohabiting couples with dependent children in Wales.

12 This calculation excludes same-sex couples with non-dependent children, for whom separate data is not available.

13 Statistics Finland, 25 May 2012, *Number of Families with Children in Slow Decline*. Accessed: https://stat.fi/til/perh/2011/perh_2011_2012-05-25_tie_001_en.html

14 Ibid.

Table 1: Comparing Finnish Reforms to British Proposals

Issue	Finland - Act on the Dissolution of the Household of Cohabiting Partners, 2011	Proposals for England and Wales, 2026 consultation
Purpose	Create a statutory framework for resolving property disputes between separating cohabitants.	Create a comprehensive statutory framework for financial claims on separation and new inheritance rights on death.
Eligibility	Couples who had lived together for five years or had (or expected) a child together.	Couples in a long-term, committed and interdependent relationship who have cohabited for three years, or who have a child together.
Application	Rights applied automatically if statutory conditions were met.	Rights to apply automatically, although couples could opt-out through a qualifying agreement.
Property division	Property remained with its legal owner. The Act did not create marital-style sharing of assets.	Courts would be given broader powers to make financial orders following separation, although the Government proposes these should remain more limited than divorce remedies.
Compensation	Courts could award compensation where one partner had substantially contributed to the other's property or to the shared household without receiving corresponding benefit.	The proposed scheme would allow financial claims based on statutory principles extending beyond simple property ownership, although it rejects applying the full matrimonial "sharing principle".
Court involvement	Estate distributors (appointed by the court) could divide property if agreement could not be reached.	Family courts would determine financial claims using a new statutory framework.
Inheritance on death	The Act itself primarily addressed separation. Finland separately extended certain inheritance tax advantages to qualifying cohabitants, but cohabitants did not become automatic intestate heirs.	The consultation proposes that qualifying cohabitants should automatically inherit under the intestacy rules where a partner dies without a will and should gain associated rights to administer the estate.
Relationship to marriage	<i>"The reform does not entail that the rights of cohabiting partners become comparable to the rights of married couples."</i>	<i>"This framework would offer clearer and more consistent protections while remaining different from and narrower than that available on divorce, preserving the distinct and unique status of marriage."</i>

Finland legislated after cohabitation had already become a common family form, making it a useful test of whether extending legal protections further altered marriage behaviour.

Why Finland?

- **Finland introduced a discrete legislative reform.** The Act on the Dissolution of the Household of Cohabiting Partners came into force on 1 April 2011, creating statutory rights for qualifying cohabitants on separation while preserving a clear legal distinction between marriage and cohabitation. The reforms applied to couples who had lived together for five years or had a child together.
- **The Finnish reforms are comparable to, but narrower than, the proposals currently under consideration in England and Wales.** Like the UK proposals, the Act introduced financial protections for separating cohabitants without equating marriage and cohabitation. However, the Finnish legislation required a longer qualifying period (five years rather than three), retained separate property ownership, and did not introduce automatic inheritance rights on intestacy.
- **Finland has high-quality administrative demographic data.** Statistics Finland and Eurostat publish consistent annual data on marriage, family formation and fertility, allowing changes before and after the reform to be examined over a long period using internationally comparable statistics.
- **Finland has a group of closely comparable neighbouring countries.** Sweden, Denmark, Norway, Estonia and Lithuania share similar demographic and economic characteristics, enabling the construction of a credible synthetic control. Comparing Finland with a weighted combination of these countries provides an estimate of how Finnish marriage rates would likely have evolved had the 2011 reforms not been introduced.

Chapter 3:

The effects on marriage rates in Finland

Finland's reform, though narrower than the proposals for England and Wales, offers the closest real-world test case available for the British proposal.

Background

Prior to the Finnish law, unmarried cohabitants relied on general property and contract law. The new law provided a framework for the division of property and resolution of disputes when a cohabiting relationship ended. The law was designed for those who had shared a household for at least five years or had joint responsibility for a child. It did not make provisions for married couples.

In the law, each partner could demand a formal separation of the couple's property when the relationship ended, and property would remain with its legal owner. Where parties did not agree, they could ask court-appointed estate distributors to conduct property separation. Partners could also demand compensation where they had substantially contributed to the shared household or to the accumulation or preservation of the other party's property. It also introduced inheritance tax favourability to cohabiting partners as part of a wider set of tax reforms.

The Finnish reforms therefore represented a narrower version of those currently proposed in England and Wales.

Methodology

To assess the impact of Finland's cohabitation reform on women's first marriage rates, this paper uses a synthetic control method.¹⁵ This approach creates a comparison country – referred to as 'Synthetic Finland' – by combining data from similar countries whose marriage patterns closely matched Finland's before the reform. The comparison can then be used to estimate what Finland's marriage rate would likely have been if the reform had not taken place. By comparing actual outcomes with this estimated scenario, it is possible to isolate the likely effect of the reform more reliably than by looking at simple trends or correlations alone.

Countries that may plausibly have structural similarities to Finland include the other Scandinavian countries (Sweden, Norway, Denmark and Iceland) and the Baltics (Latvia, Lithuania and Estonia). Potential comparative countries that experienced structural changes in the years being examined that may change their comparison

15 SCM was first used by Abadie, A., and Gardeazabal, J., March 2003, *The Economic Costs of Conflict: A Case Study of The Basque Country*, *American Economic Review*, 93 (1), pp. 113–132.

to Finland were excluded. Iceland and Latvia had notable macroeconomic instability in the time period being examined, which may affect marriage rates, and were therefore excluded from the comparison.

The weighted average of similar countries that best matched Finnish women's first marriage rates prior to 2011 is given in Table 2.

Table 2: Weighted average for countries that best match Finnish women's first marriage rates, pre-2011

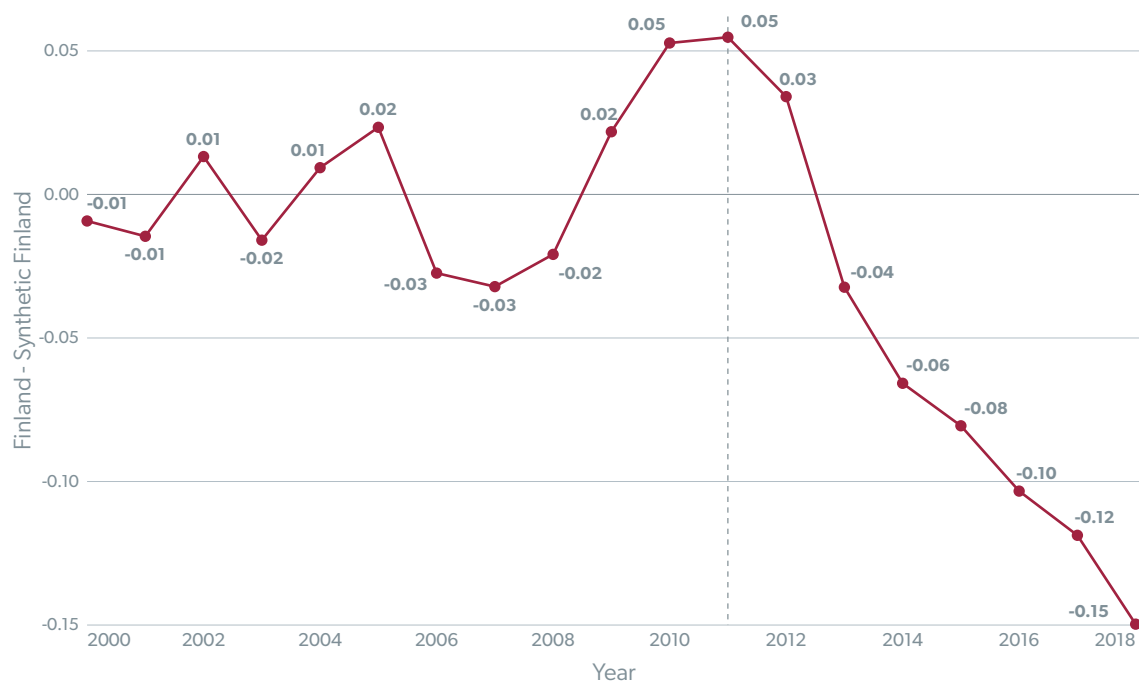
Country	Weight (%)
Estonia	8.7
Denmark	55.7
Lithuania	14.4
Sweden	11.2
Norway	10.0

Source: Eurostat data on women's first marriage rates at all ages for Finland, Lithuania, Estonia, Sweden, Denmark and Norway from 2000 to 2018.¹⁶

Results

Figure 1 shows the decline in Finnish women's first marriage rates, with the dotted line denoting when the reforms came into force in 2011.

Figure 1: First Marriage Rates in Finnish Women



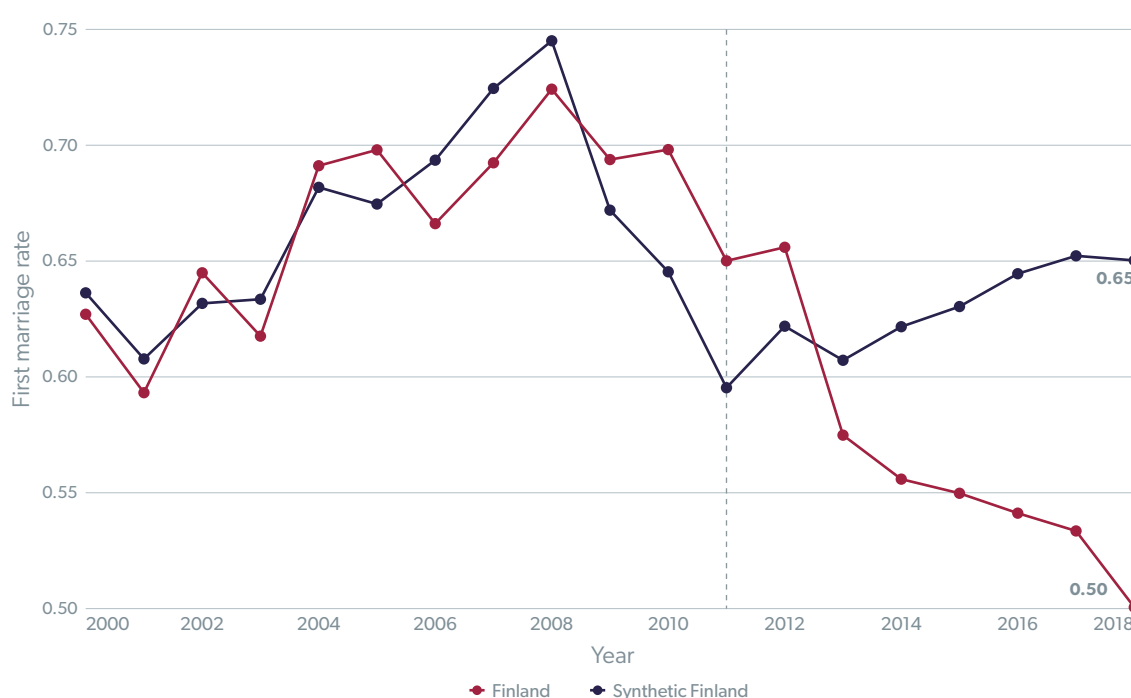
Source: Eurostat

¹⁶ Three out of 114 values were missing in the period concerned and were estimated by taking the average of the preceding and succeeding years. The final data point was 2018 on account of missing data from 2019.

Figure 2 compares Finland's observed first marriage rate with a synthetic control constructed from similar Nordic and Baltic countries. Before the reform, the two series track each other closely, suggesting that Synthetic Finland provides a credible estimate of how marriage rates in Finland would have evolved in the absence of reform. Marriage rates in the Nordic countries used for the comparison in this study were slowly rising in the early 2000s. Based on these comparator countries' marriage trends and how they had previously matched Finnish trends, it would be expected that Finnish marriage rates would have slightly risen in the 2010s.

Following the introduction of the legislation in 2011, the two series begin to diverge. While the synthetic control suggests that Finnish first marriage rates would have remained broadly stable or risen slightly, the actual Finnish marriage rate declined steadily. The widening gap between the two lines therefore represents the estimated impact of the reform on marriage behaviour.

Figure 2: First marriage rates in Finnish women, compared to Synthetic Finland



Source: Eurostat

To check that Synthetic Finland provides a reliable comparison, the model was tested against historical data. This involved using the method to estimate Finland's marriage rates before the 2011 reform and comparing those estimates with the actual figures. As Figure 2 shows, Synthetic Finland closely tracks Finland's observed marriage rates during the pre-reform period (2000–2011). This close match increases confidence that the method provides a credible estimate of what Finnish marriage rates would have looked like after 2011 had the reform not been introduced.

Table 3, below, shows the estimated percentage effect on Finnish women's first marriage rates for each year. It shows that the estimated effect of the Finnish reform on the marriage rate grew over time to over 23 per cent by 2018. This is consistent with marriage patterns following norms based on adaptive expectations, where individuals form future predictions based on past experiences and trends and gradually update their expectations as new information becomes available.

Table 3: Estimated effect on Finnish women's first marriage rate, by year¹⁷

Year	Finnish	Synthetic	Estimated Effect	Percentage Estimated Effect
2013	0.57	0.61	-0.04	-5.34
2014	0.56	0.62	-0.06	-10.61
2015	0.55	0.63	-0.08	-12.80
2016	0.54	0.65	-0.10	-16.05
2017	0.53	0.65	-0.12	-18.22
2018	0.50	0.65	-0.15	-23.03

Source: Eurostat

Testing the results

To further test the robustness of the findings, the same method was applied to each of the comparison countries. This measures whether Finland experienced a larger change in marriage rates after the reform than would normally be expected based on earlier trends. The Root Mean Squared Prediction Error (RMSPE) ratio compares how closely the model fits before and after the reform. If the reform had a genuine effect, Finland would be expected to show a larger change than the comparison countries. As Table 4 shows, Finland has the highest RMSPE ratio of all countries examined, providing strong statistical support for the findings.

Table 4: RMSPE by country

Country	RMSPE Ratio
Finland	3.57
Estonia	0.68
Denmark	2.15
Lithuania	3.36
Sweden	0.95
Norway	1.68

Source: Eurostat

This approach isolates the reform's association with Finland's marriage rate, but — as with any synthetic control method — cannot entirely exclude the possibility that broader social change across the Nordic region also contributed.

¹⁷ Estimated Effect and Percentage Effect are calculated from unrounded model output, so minor rounding differences with the displayed Finnish/Synthetic columns are expected.

Social Implications

New longitudinal research found that parents cohabiting at the time of their child's birth face significantly greater risk of union dissolution than parents who are married at the time of their child's birth.¹⁸ Research from the Centre for Family and Education concluded that union stability affects wealth accumulation regardless of whether the marriage wage premium is purely a result of selection effects.¹⁹ Longitudinal evidence suggests that psychological wellbeing is positively affected by marriage.²⁰

The Finnish experience suggests that extending legal protections to cohabiting couples may reduce marriage rates without producing equivalent improvements in the stability or wellbeing of cohabiting families. Given that the British proposals are broader than the Finnish reforms, the Government's assumption that they will have no material effect on decisions to marry warrants closer scrutiny.

18 Benson, H., May 2026, *The Timing of Marriage and Risk of Union Dissolution Among First Time Parents in the UK*, Student thesis: Doctoral Thesis › Doctor of Philosophy (PhD), University of Bristol. Accessed via: <https://research-information.bris.ac.uk/en/studentTheses/the-timing-of-marriage-and-risk-of-union-dissolution-among-first-/>

19 Barlow, E., and Foreshaw Brookes, P., 2026, *A Marriage Tax Credit as a Growth Agenda*, The Centre for Family and Education. Accessed: www.centrefe.org/s/Marriage-Support-as-a-Growth-Agenda.pdf

20 E.g. Kaufman, G., and Taniguchi, H., 2010, *Marriage and Happiness in Japan and The United States*, *International Journal of Sociology of The Family*, 36(1), pp. 25–48.

Chapter 4:

The effects on fertility in Finland

Of all the Nordic countries, Finland experienced the steepest decline in fertility.²¹ Academic studies estimated that declining entry into cohabitation accounted for between 2 and 4 per cent of the fall in first births, while increasing cohabitation dissolution accounted for a further 6 per cent.²² In 2010-20, the Finnish TFR fell from 1.86 to 1.37, a fall of 26.3 per cent. In the same period, Danish TFR fell by 9.7 per cent, Swedish TFR fell by 15.2 per cent and Norwegian TFR fell by 23.7 per cent. This raises the question as to why Finnish TFR fell by more than the rest of the Nordic countries.

A reduction of first births has been identified in academic studies as the main driver of the Nordic fertility decline.²³ In Finland, for instance, 75 per cent of the decline is attributable to first births.²⁴

Therefore, a better understanding of why first births continue to decline should allow us to understand the general fertility decline. Since most first births occur within unions, changes in union formation and union stability represent important factors in explaining fertility changes. Falling fertility in cohabiting households has been found to account for 42 per cent of the Finnish decline in first births during 2000-18.²⁵

Using Human Fertility Database (HFD) data, it is possible to conduct a comparison between Finland and its neighbouring countries that have similar demographic trends. As in Chapter 3, potential comparative countries that had significant policy, social and economic changes in the years being examined that may have changed their comparison to Finland were excluded. In the 2010s, Norway expanded parental leave flexibility and adjusted paternal conditions. Denmark introduced changes to family benefits and to their tax regime, which may have affected their fertility and so both countries were excluded from the comparison. Therefore, countries used for comparison were Sweden, Lithuania and Estonia.

Figure 3 shows the results of the synthetic control analysis of Finnish fertility rates and estimates a decline of 0.37, meaning a decline in the TFR of 21 per cent by 2018.

21 Official Statistics of Finland (OSF), 2019; Human Fertility Database, 2019.

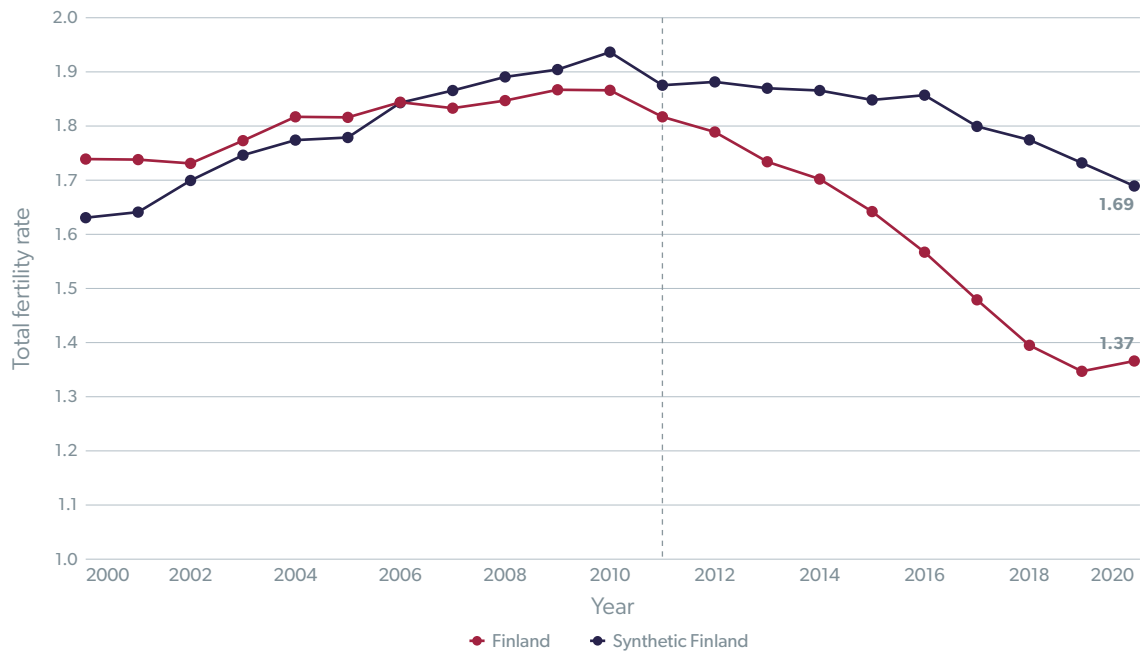
22 Hellstrand, J., Nisén, J. & Myrskylä, M., 2022, *Less Partnering, Less Children, or Both? Analysis of the Drivers of First Birth Decline in Finland Since 2010*. *European Journal of Population* 38, pp. 191–221.

23 Hellstrand, J., Nisén, J., & Myrskylä, M., 2020, *All-time Low Period Fertility in Finland: Demographic Drivers, Tempo Effects, And Cohort Implications*, *Population Studies*, 74(3), pp. 315–329; Hellstrand, J., Nisén, J., Miranda, V., Fallesen, P., Dommermuth, L., Myrskylä, M., 2021, *Not Just Later, But Fewer: Novel Trends in Cohort Fertility in the Nordic Countries*, *Demography*, 2021 Aug 1;58(4), pp.1373-1399.

24 Ibid.

25 Ibid.

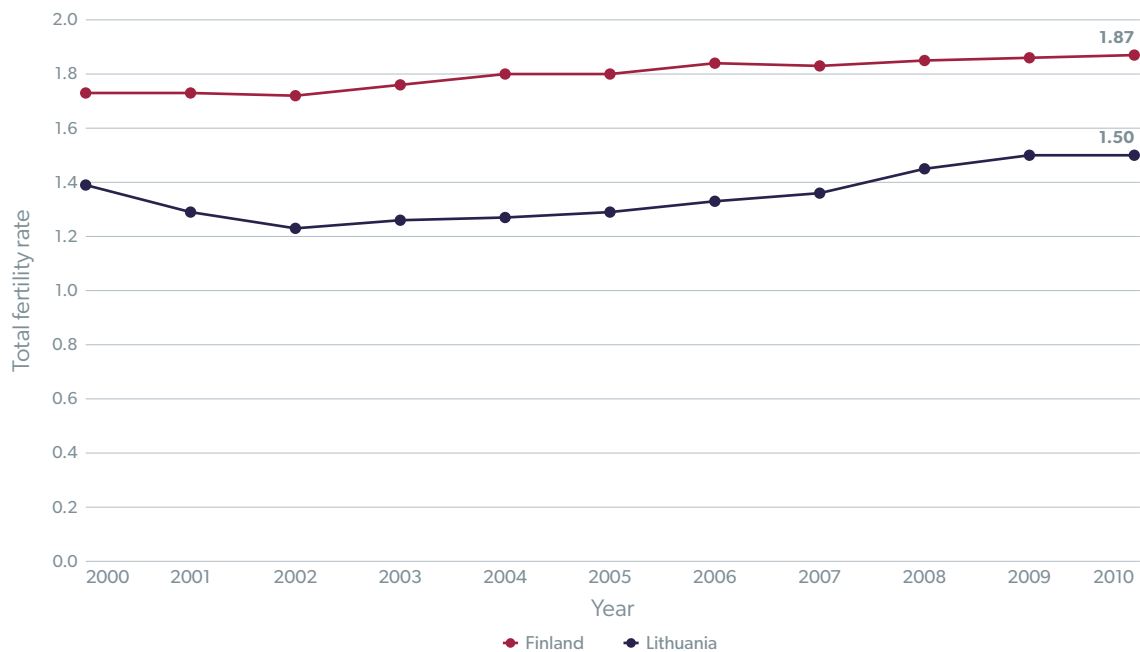
Figure 3: Fertility rate in Finland, compared to Synthetic Finland



Source: HFD data

Using only three comparison countries for the synthetic control model only provides a small evidence base. However, Finland and Lithuania looked similar enough before the reform, as shown in Figure 4, to make a different method of analysis— Difference-in-Differences (DiD)²⁶— reasonably credible.²⁷

Figure 4: Fertility rate in Finland and Lithuania, 2000-2010



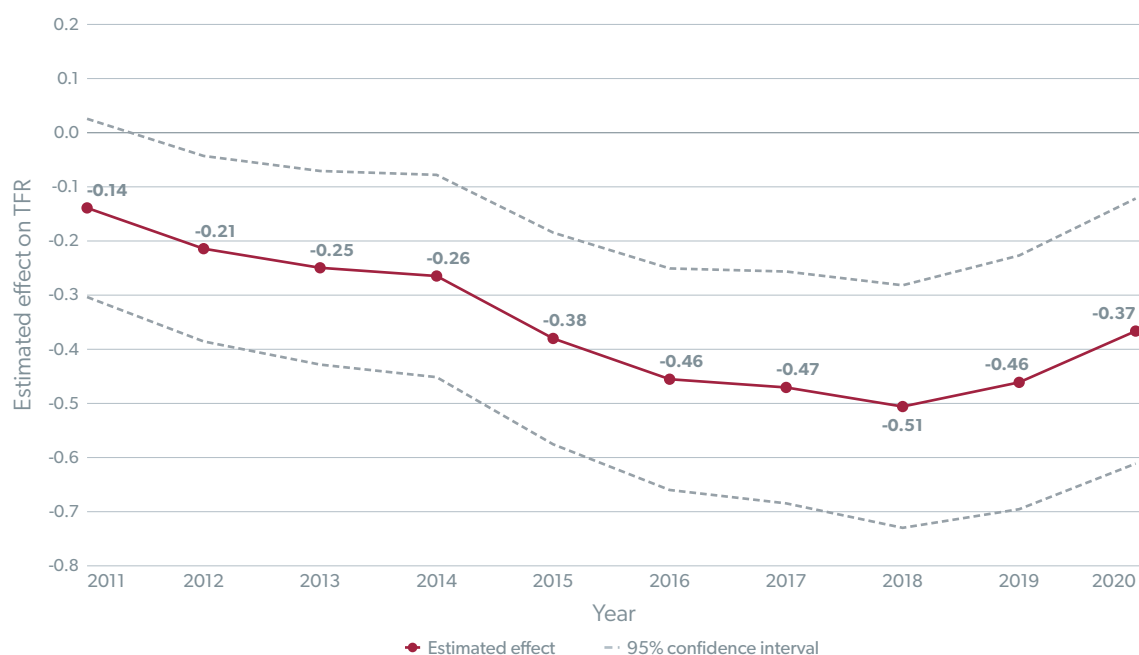
Source: UN, World Population Prospects 2024

²⁶ DiD works by comparing the change in an outcome over time between a group affected by the intervention and a similar group that was not affected.

²⁷ Finland and Lithuania did not pass a test for non-parallel trends using a placebo test event study (p value = 0.5) in the 2000-2010 pre-treatment period and visually show similar fertility rate trends in the 2000-2010 period.

The DiD results for Finland are below.

Figure 5: DiD-Estimated Effect on TFR of Finnish Cohabitation Reform



Source: HFD data

The synthetic control and DiD estimates are shown in Table 5. The synthetic-control point estimates consistently fall within the 95 per cent confidence intervals of the DiD estimates, providing reassurance that the two methods produce broadly similar results.

Table 5: DiD and Synthetic Control estimates

Year	Synthetic Point Estimate	DiD Point Estimate	DiD Lower Bound 95% CI	DiD Higher Bound 95% CI
2012	-0.08	-0.21	-0.39	-0.04
2013	-0.12	-0.25	-0.43	-0.07
2014	-0.15	-0.26	-0.45	-0.08
2015	-0.20	-0.38	-0.58	-0.18
2016	-0.29	-0.46	-0.66	-0.25
2017	-0.31	-0.47	-0.68	-0.26
2018	-0.37	-0.51	-0.73	-0.28
2019	-0.38	-0.46	-0.70	-0.23
2020	-0.32	-0.37	-0.61	-0.12

On this reading, the effect of the Finnish cohabitation reform on fertility was most likely at least -0.12 by 2020, a 6.6 per cent decrease of the 2011 Finnish TFR. It could be potentially as large in magnitude as -0.61, or a decrease of 33.4 per cent. The reforms also appeared to have an impact on second and third births.²⁸ Estimates for fourth and fifth births were not reported because the underlying data did not satisfy the parallel trends assumption required for DiD analysis.

One possible interpretation is that the decline in marriage rates following the reform reduced relationship stability and altered expectations about long-term commitment. This may have affected fertility through two channels: by reducing rates of union formation and by lowering the likelihood that existing couples went on to have subsequent children. While the analysis cannot establish this mechanism conclusively, the pattern of results is consistent with such an interpretation.

As an additional check, synthetic-control estimates were also calculated separately by first, second and subsequent births. These produced negative point estimates across all the birth orders that were examined, providing further support for the conclusion that the reform was associated with lower fertility.

28 To test the robustness of these findings and explore the mechanism through which cohabitation reform may have affected fertility, DiD estimates were produced separately for fertility rates by parity (birth order). This allows analysis of whether the estimated effect was concentrated among first births or also applied to subsequent births. Both OLS error and Newey-West error estimates were checked.

Chapter 5:

The effects on couple relationships in Finland

The reform potentially changed cohabiting behaviour. In the years after the reform, Finland experienced declining transitions into cohabitation, increasing rates of cohabitation dissolution, and falling fertility within cohabiting unions. By introducing the ability to make claims to property held by cohabiting partners, the reform may have increased aversion to coupling by those whose capital would be put at risk, particularly if the social penalties for leaving the relationship were perceived to be lower than those in marriage. At the same time, the reforms likely acted as an incentive for others to enter cohabiting relationships, either through the direct possibility of financial resources or the perceived security.

Since the reform entailed a 5-year threshold for additional property claims, it is possible that such reforms would affect co-living behaviour on a societal scale with a lag of 3-4 years. This may have been achieved by consciously or subconsciously fixing in the minds of those entering cohabitation that cohabitation is an arrangement for up to 5 years.

It is therefore reasonable to suppose that the reform would affect rates of couples living together (whether in marriage or cohabitation), but it is not a priori clear in which direction the net effect would be. In order to test this, a synthetic difference-in-differences (SDiD) analysis was conducted to identify the effect of this reform. The SDiD was chosen to construct an estimate of the counterfactual from multiple countries whilst adjusting for the fact that Finland had an unusually high percentage of households comprising two people under 65 prior to the intervention.

The SDiD estimated effects found that Finland began to experience a fall in total proportions of working age households consisting of two adults, suggesting that all forms of coupling were impacted by the Finnish reform. The divergence began to grow in 2014, three years after the reform was passed. This is consistent with what one would expect under the thesis that such reforms would incentivise short-term cohabitation arrangements.

Figure 6: Gap between Finland and Synthetic Finland Households with 2 adults under 65



Source: Eurostat

Because the estimated counterfactual proportion of two adult working age households was 19.8 per cent in 2020, the actual figure of 16.6 per cent reflects a reduction of the proportion by 16 per cent.

More than a decade after the reforms, Finnish research continued to find significant differences between married and cohabiting first-time parents. Cohabiting parents reported more depressive symptoms, lower relationship satisfaction and lower satisfaction with partner support than married parents, even after accounting for differences in age and education.²⁹ The Finnish reforms are therefore estimated to have reduced the marriage rate without achieving a corresponding improvement in outcomes for cohabiting couples.

29 Kalland, M., Salo, S., Vincze, L., Lipsanen, J., Raittila, S., Sourander, J., Salvén-Bodin, M., & Pajulo, M., 2022, *Married and Cohabiting Finnish First-Time Parents: Differences in Wellbeing, Social Support and Infant Health*, Social sciences, 11(4), Article 181.

Chapter 6:

Potential impact on marriages and births in England and Wales

Applying the findings from Finland to England and Wales suggests how marriage and fertility rates might have evolved in England and Wales had comparable reforms been introduced in 2011.

The below figures are illustrative of a hypothetical scenario. In addition, data for English and Welsh women's first marriage rates are no longer collated on Eurostat making a direct like-for-like data comparison difficult. The best comparison rate for England and Wales is therefore crude marriage rates, collected by ONS.

With these caveats in mind when considering marriage rates, if England and Wales had introduced an equivalent reform to Finland in 2011, applying the percentage differences observed between actual and synthetic Finland to crude marriage rates in England and Wales, the model implies there might have been approximately 111,014 fewer marriages in England and Wales between 2012 and 2023. In the year of 2023 alone, the shortfall might have been up to 24,855 fewer marriages.³⁰

Looking at fertility rates, if the percentage gaps between synthetic Finnish and actual Finnish TFR were translated to England and Wales since 2011 then the TFR in 2024 would be estimated at 1.25 rather than the observed rate of 1.41, an 11.3 per cent reduction. In 2023 it would have been 1.26, instead of the actual rate of 1.44, a 12.5 per cent reduction. Under these assumptions, the model suggests there would have been approximately 66,000 fewer births in England and Wales in 2024 and approximately 77,000 fewer babies born in 2023.³¹

Since 2021 this amounts to an estimated 75,000 fewer babies being born per year. Applying the analysis from 2012 takes the average reduction in births to 86,000 per year, following higher fertility patterns in the years preceding the pandemic.

If the TFR in 2023 had been at 1.26 in England and Wales, it would have brought the TFR closer to some of the least fertile European countries, including Finland, instead of being at the slight upper end as it is today, as shown below.

30 Number of births in England and Wales, using age-specific rather than headline percentage gaps, which is why the implied reduction in total births does not equal 11.3 per cent of total births exactly. Eurostat data was not complete for all years needed to calculate the synthetic control for more recent years, so crude marriage rate calculations have been drawn from the number of marriages formed and population estimates from the Office for National Statistics, Statistics Norway and Statistics Denmark.

31 Calculated by applying the synthetic-actual percentage gaps and multiplying them by the ONS figures for the number of births in England and Wales. The Human Fertility database data was not complete for all years needed to calculate the synthetic control for more recent years, so fertility rates from the ONS and the Lithuanian Official Statistics Portal have been used to fill in estimates for the missing years.

Table 6: TFR in 2023 by Country, including Counterfactual England and Wales

Country	TFR (2023)
Spain	1.12
Italy	1.21
Counterfactual England and Wales	1.26
Finland	1.26
England and Wales	1.44
The Netherlands	1.43
Portugal	1.45
Denmark	1.47
Ireland	1.50
France	1.62

Source: Human Fertility Database except: Ireland (Central Statistics Office, Vital Statistics Annual Report 2023); Netherlands (Statistics Netherlands, 2023).

Although the exact English and Welsh effects would likely not be precisely the same as the Finnish context, the estimated magnitudes are large enough to warrant concern.

Chapter 7:

British public opinion on cohabitation law reform

The British public are clear that choice is an important element of what they want from legal reforms around relationships. Having shown what happened when Finland narrowed the legal distinction between marriage and cohabitation, this chapter asks whether the British public is likely to welcome a similar shift. New CSJ polling suggests the public have some concerns.³² Automatic rights acquired by default, with opt-out only through a formal legal process, is a particular source of public unease.

Opt-in preferred over opt-out

Polling Question	Agree	Disagree	Net
Couples should choose whether they marry, rather than automatically gaining marriage-style rights after a set period of time.	59.3%	11.0%	+48.3

Respondents preferred an opt-in model to the automatic acquisition of rights. 59.3 per cent of those polled agree that couples should choose whether they get married or not, rather than automatically receiving marriage-style rights after a set period of time. This is compared to just 11.0 per cent who disagree. This is a net margin of +48.3 points, showing an over five-to-one majority in favour of an opt-in model over the Government's proposed opt-out model. Only 24.3 per cent think reforming cohabitation law should be "a major priority for the Government", against 38.4 per cent who disagree. Both of these findings together suggest the default-in aspect of the proposals are not popular, and the public do not regard the issue as urgent enough to justify overriding individual choice.

Looking across the segmentation, this question stays net-positive in every single segment.³³

Polling Question	Agree	Disagree	Net
Couples having to actively choose to opt-out of automatic marriage-style rights through a legal process could cause problems in otherwise happy relationships.	42.2%	14.3%	+27.9

32 Polling conducted by JL Partners on 12 June 2026 with a sample of 1515 adults, margin of error $\pm 2.5\%$. JL Partners is regulated by the British Polling Council. The full data tables for the polling can be found on JL Partners website here: www.jlpartners.co.uk/polling-results

33 Polling segmented by gender, age, region, ethnicity, education, household income, political attention, 2024 vote and voting intention.

There was also agreement that the active opt-out might cause issues in cohabiting relationships that were otherwise happy. 42.2 per cent agree that couples having to actively opt-out of automatic marriage-style rights through a legal process could cause problems in otherwise happy relationships against just 14.3 per cent who disagree (net +27.9). This points to a potential unintended consequence of the proposals: that distrust or conflict may be introduced into relationships that were previously fine, by forcing a legal conversation nobody was asking to have.

Proposals seem unfair on property and finances

Polling Question	Agree	Disagree	Net
Living together should not, by itself, give a legal claim on a partner's savings, property or pension.	56.2%	12.6%	+43.6

The public expressed opposition to the aspects of the reforms pertaining to property rights and financial claims. 56.2 per cent agree that living with a partner should not, by itself, give them a legal claim on someone's savings, property or pension, compared to 12.6 per cent who disagree. This is a net margin of +43.6 points. This had strong consistency across every segment, including intended Labour voters (60 per cent), Greens (57 per cent), Conservative (66 per cent), Reform (60 per cent). It appears that the public disagree that cohabitation alone should be grounds for financial entitlement. The public are, however, evenly divided as to whether the overall proposals are fair with 30.9 per cent saying the proposals were fair, compared to 29.6 per cent who said they were unfair. 27.9 percent said neither and 11.6 per cent said they didn't know.

Certain groups are concerned about the auto-enrolment element

Certain groups are very concerned that the proposals are opt-out rather than opt-in, effectively auto-enrolment. Support for the reforms drop once certain groups of people learn it applies automatically and you must proactively opt-out. Among 2024 Reform voters opposition increased by 8.4 points once they hear it applies automatically and requires a formal opt-out, reversing their net position from +6.5 to -1.9. Only 6.5 per cent of those polled see it as "very fair," while 29.5 per cent see it as somewhat/very unfair and 28 per cent selected "neither". Over-65s and those in the South West both lose 8 percentage points of net support when they understand the auto-enrolment element. These groups of people are most likely to hold assets through pensions or property. Younger voters, Labour voters, and 2024 Labour/Conservative voters all move toward support after receiving more detail.

Opposition to the proposals rises steadily by age

Older age groups are more opposed to the proposed reforms than younger age groups. 51.2 per cent of 18-24-year-olds agree that couples should choose whether they get married or not, rather than automatically receiving marriage-style rights after a set period of time. This is 67.4 per cent for those over 75. On whether cohabitation alone should legitimise a claim to someone's property and on whether married and cohabiting couples should be treated differently, 18-24s and 25-34s are roughly split while the 55+ groups agree by a two-to-one margin.

Younger respondents do not respond to the details about the automatic enrolment in the way older age groups do. Those most likely to increase their opposition to the proposals once more details are explained are the 65–74 and 75+ groups, where opposition rises by 3–5 points after further detail is provided. Among 18–24s and 25–34s, by contrast, support rises very slightly more than opposition does.

Age also impacts people’s perception of whether the changes should be a government priority. 31.7 per cent of 18–24-year-olds either agree or strongly agree that the reforms should be a priority, compared to only 12.8 per cent of those over 75. The net agreement for 18–24-year-olds for the proposals being a government priority is 3, compared to –39 for those over 75.

Polling Question: Reforming the law on unmarried couples should be a major priority for the Government							
Age Group	18-24	25-34	35-44	45-54	55-64	65-74	75+
Strong agree/ Agree (%)	31.7	35.7	26.7	22.4	21.6	15.4	12.8
Strongly disagree/ disagree (%)	28.5	24.1	31.8	36.4	46.6	54.6	52.0
Net Agreement that Proposals should be a Government Priority	3	12	-5	-14	-25	-39	-39

It is worth noting that there is support for aspects of the Government’s proposals from certain groups. Younger voters and current Labour and Green voters remain net-positive on the right-to-choose and property-claim principles, are more likely to see the specific proposals as fair, and — unlike the sample as a whole — become more supportive, not less, once told the rights are automatic and opt-out-only. The overall fairness verdict is close to an even split with 30.9 per cent seeing it as fair compared to 29.6 per cent who see it as unfair.

Taken together, this polling suggests British public opinion runs against some of the central mechanisms of the Government’s proposals. Voters prefer an opt-in model by a wide margin, see the opt-out process itself as a potential source of friction in otherwise stable relationships, and reject the idea that cohabitation alone should generate a financial claim — with opposition to the automatic, opt-out-only design hardening further, particularly among older voters, once the mechanism is explained in full. This mirrors the Finnish evidence set out in the preceding chapters: just as Finland’s reform produced effects its architects did not anticipate, the UK public’s reaction to the detail of these proposals suggests the Government may be underestimating how contested its “default-in” approach will prove in practice.



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