

**THE LIVING ARRANGEMENTS OF
NEW UNMARRIED MOTHERS**

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Abstract

We use data from the Fragile Families and Child Wellbeing Study to describe the living arrangements of new, unwed mothers and to examine the determinants of those living arrangements. Our analysis goes beyond previous studies in several ways. First, we examine a wide diversity of living arrangements for a homogenous sample of recent, unwed mothers. Second, our analysis of the determinants of single mothers' living arrangements includes information on fathers' as well as mothers' characteristics. We also have data on the quality of the parents' relationship. Previous studies have lacked information on the characteristics of non-resident fathers and couple relationships, both of which are likely to affect decisions about living arrangements. We find that the characteristics of both partners have significant and, sometimes different, effects on the living arrangements of single mothers. In addition, women who reported being in a high quality, supportive relationship were much more likely to cohabit. These findings highlight the importance of looking beyond strictly human capital explanations of marriage, cohabitation, and living arrangements. Emotional capital may be equally, if not more important, than human capital to the development of successful relationships.

INTRODUCTION

Non-marital childbearing has increased dramatically during the past three decades. Whereas in 1970, approximately 12 percent of all births in the United States were to unmarried mothers, today over a third occur outside marriage. In response to this trend, researchers have become increasingly interested in the living arrangements of unmarried mothers and their children.

Living arrangements are of interest for several reasons. First, they shed light on the family formation process, which is of great interest to demographers. Thirty years ago, the dominant pattern of family formation in the United States was dating, then marriage, then childbearing. Today the process is more complex. A majority of couples cohabit prior to marriage, and many of them bear children before they marry. Recent estimates indicate that 40 percent of unmarried parents are cohabiting at the time their child is born, and many of these couples will eventually marry (Bumpass and Lu 2000).

Second, living arrangements tell us about children's access to economic and social resources, which is of great interest to researchers interested in poverty and inequality. Single mothers and their children have high rates of poverty, and doubling up with other adults is a way of coping with economic deprivation. Estimates from the mid-1980s suggest that about 22% of unwed mothers are living with their parents at the time their child is born (Bumpass and Raley 1995). Assuming that individuals or couples value independent living, those who lack economic resources or require greater

levels of support may also be more likely to choose complex living arrangements. This kind of selection could understate benefits of support that other, co-resident adults provide to unwed mothers. Only by understanding how the selection mechanism works, can we begin to interpret associations between living arrangements and outcomes of interest.

This paper uses data from the Fragile Families and Child Wellbeing Study to describe the living arrangements of new, unwed mothers and to examine the determinants of those living arrangements. Our analysis goes beyond previous studies in several ways. First, we examine a wide diversity of living arrangements for a homogenous sample of recent, unwed mothers. While previous research has examined a range of different structures, most of these studies combine never married, formerly married and other types of single mothers at different stages of the life cycle. (See, for example London, 2000; Folk, 1996; Winkler, 1993; Winkler, 1992). Second, our analysis of the determinants of single mothers' living arrangements includes information on fathers' as well as mothers' characteristics. We also have data on the quality of the parents' relationship. Previous studies have lacked information on the characteristics of non-resident fathers and couple relationships, both of which are likely to affect decisions about living arrangements.

The next section of the paper discusses the theoretical arguments for why single mothers choose different types of living arrangement and reviews previous research on the topics. The third section describes the data and variables used in the analysis. The

fourth section presents the results from a multivariate analysis of living arrangements, and the final section draws conclusions.

THEORETICAL FRAMEWORK AND PREVIOUS LITERATURE

Theory Related to Living Arrangements

Most previous studies of living arrangements have posited an economic framework in which individuals choose the type of household structure that maximizes their (or their family's) expected economic and emotional wellbeing. The net level of wellbeing associated with each type of living arrangement depends upon what other co-resident individuals are willing (or able) to offer weighed against the added costs of shared space and loss of privacy. In general, we would expect any type of joint living arrangement to provide greater access to and a greater diversity of resources. Economies of scale should lessen the financial and temporal burdens of sustaining a household. Furthermore, households containing more than one adult can devise strategies that allow gains from specialization or provide insurance against labor market uncertainties (Angel and Tienda, 1982; Tienda and Glass, 1985). Emotionally, other adults can provide company, friendship, or advice. Proximity allows higher levels of both social and emotional support that can influence attitudes, aspirations, and emotional wellbeing. For single mothers struggling to assume the dual role of caregiver and provider, these benefits may be particularly valuable.

The costs and benefits of each potential living arrangement should, of course, depend on both the resource endowments of the adults and the quality of their

relationship. Resource endowments limit the level of support that can be offered, while the type of relationship defines the roles and expectations that govern transactions. We would expect the benefits to be larger when a woman co-resides with kin or a romantic partner. For instance, over and above economies of scale, parents or kin may be more willing (and perhaps more able) than others to provide housing free or at a low cost, lifting a rather substantial economic burden. They also may be more willing to co-reside with a mother and her infant. Similarly, specialization or insurance strategies may be more binding when an emotional bond exists between co-residing adults. While any co-residing adult may be willing to provide emergency childcare, parents, kin, or fictive kin may have a stronger interest in a mother's future. Hence, they may be willing to provide regular low or no cost childcare so that mothers can work or continue their formal education (Parish, Hao, and Hogan, 1991; Sandfort and Hill, 1996; Hao and Brinton, 1997; Uttal, 1999).

Romantic partners may provide daily support, both financial and in-kind, so that new mothers can more adequately care for their children. When a couple is romantically involved and shares children, the father may be more willing than other adults to provide economic support or pool resources. Men who live with their children have more opportunities to bond with them and to be involved in their daily lives. Moreover, since previous research has shown that father involvement declines with time since parental separation and with the formation of a new family, paternal coresidence may mean more involvement, for a longer portion of the child's life (Seltzer, 1991; Seltzer and Bianchi,

1988, but see Cooksey and Craig, 1998). Finally, the intimacy of a romantic relationship may be an important additional benefit that accrues to cohabiting partners.

The benefits of joint living must, however, be weighed against any additional costs. Given the nature of intimate relationships, it is likely that a loss of privacy should be less important in cohabiting situations than in other types of joint living arrangements. Cohabitation may, however, be less stable than other types of arrangements, many of which are kin based. This uncertainty may represent a large emotional burden throughout the relationship and may result in protective strategies that mitigate the potential economic benefits, particularly of specialization. Women living with a cohabiting partner may be unwilling to devote themselves to home production when the time horizon of the relationship is limited or uncertain. For those individuals who are uncertain about the quality of their match, the higher exit costs associated with cohabitation may be formidable. This is because partners can monitor one another's behavior, limiting the ability to search for a better match. In addition, exit costs are likely to increase as partners share and invest in common goods (such as a home, large purchases, or children).¹

Based on this theoretical outline, we would expect the benefits of cohabitation to increase with both the quality of the romantic relationship and the certainty of the father's earnings. Women may be less willing to cohabit when they entertain doubts about the quality of the match or the level and stability of the economic resources their partner can

¹ While at first glance, high exit costs may appear to be a cost of joint living, they also provide benefits in the way of security for individuals who are happy in their relationships and wish to maintain a long term and exclusive relationship together.

provide in the future. When economic uncertainty is very high, ease of dissolution may be an important consideration (Edin and Lein, 1997).

Other individuals, particularly parents, can compensate for a lack of resources by substituting their own resources for those of a nonresident father (Savage, Adair, and Freedman, 1978; Jaykody, Chatters, and Taylor, 1993), or by augmenting those of a poorly endowed couple. Younger women, in particular, may require additional support to complete their education or move towards self-sufficiency. The willingness of non-nuclear household member to co-reside or provide support may wane, however, if the mother has additional children (Presser, 1980). Hence, we would expect young, new mothers who have low earnings capacities and who are in poor relationships to be more likely to live apart from their partners but with other adults. When women are in high quality relationships with men who have low earnings capacities, the couple may decide to double up with other adults because the emotional benefits of cohabitation are high enough to offset the costs of living in a complex arrangement. Women in low quality relationships and who can afford to live alone may decide that the costs of joint living are too great. Hence older, parous single mothers may decide that independent living is the best option. Finally, racial and ethnic differences in the institutionalization of consensual unions, the desire for privacy, and the expectations of kin suggest that, all else equal, Hispanic single mothers may be more likely to cohabit, and black and Hispanic mothers more likely to double up with others (Tienda and Angel, 1982; Hofferth, 1984; Hogan, Hao and Parish, 1990; Landale and Forste, 1991; Landale and Fennelly, 1992; Manning and Landale, 1996).

Previous Research: Living Arrangements

Although few researchers have explored the relationship between relationship quality and living arrangements, previous research confirms most of our hypotheses related to earnings capacities and socio-economic characteristics. Among males, high earnings, stable employment, and years of education are positively associated with cohabitation (Clarkberg, 1999). Other findings show that the probability that a single mother lives independently increases with her age and her parity (London 2000). Consistent with racially related labor market disadvantages, particularly for men, black mothers are less likely to cohabit than either Hispanic or non-Hispanic white women, both at birth (Bumpass and Raley 1995) and later in the life course (London 2000). Female headed and minority households are more likely to be extended, providing some suggestive evidence that the formation of complex households is related to both culture and economic need (Angel and Tienda, 1982; Hogan, Hao, and Parish, 1990).

Findings from previous studies suggest that poorly endowed parents are less likely to cohabit, and poorly endowed mothers are more likely to choose complex living arrangements. It is important to keep in mind, however, that many earlier studies fail to differentiate cohabiting partners from other, co-resident household members. While it is common practice among researchers to differentiate between two (biological) parent families and step-parent families, rarely are the living arrangements of never married parents precisely measured. Thus, even more recent studies that examine cohabitation are forced to combine women who live with their child's father and women who live with an unrelated male. Moreover, recent classifications do not distinguish between cohabiting

couples that live independently and those that live with other adults. To understand fully the relationship between living arrangements and economic wellbeing (or other types of wellbeing), is important to distinguish cohabiting from non-cohabiting individuals and independent from multi-person households. We also must be able to control for the characteristics of both the male and the female partners.

DATA AND MEASUREMENT OF VARIABLES

Our data come from the Fragile Families and Child Wellbeing Study, a new national study which follows a birth cohort of new (mostly) unwed parents and their children over a four year period. The baseline sample, collected between 1998 and 2000, contains information on 3712 births to unmarried parents in 20 large US cities.² The total sample of unmarried births is representative of all non-marital births in cities with populations greater than 200,000. In each city, a small comparison group of married parents was also interviewed, and the data contain information on an additional 1188 births to married parents.

The study is designed to provide information on the resources and relationships of unwed parents and how they impact their children. The mothers' first interview took place within 48 hours of the birth while she was still in the hospital. Fathers were interviewed either in the hospital or elsewhere, a short time later. Follow-up interviews are scheduled to take place when the child is 12, 30, and 48 months old. In addition to containing a wealth of information about the attitudes, resources, and socio-demographic

characteristics of both fathers and mothers, the data contain information on all individuals who usually live in each parent's household. Because women's response rates are higher (89% versus 76%)³ and because all but a few infants are going home from the hospital to live with their mother, we rely upon the mother's household roster to determine living arrangements of children born to unmarried parents. Also, because the mothers are asked to report information on the baby's father as well as themselves, we can rely on the mother's report to fill-in any missing information on the father and thereby to maximize the representativeness of the samples.

The dependent variable is a categorical variable indexing one of four different types of living arrangements. This variable was constructed using information collected in the baseline household roster. The roster allows us to identify whether the new mother is cohabiting with the baby's father and whether she lives with any other adults. The living arrangement categories are defined by the presence or absence of these two types of individuals. The four mutually exclusive and exhaustive categories, along with their definitions, are presented in Table 1. Cohabiting mothers are divided into two different categories. The first is the "traditional nuclear structure" – one in which only a mother, father, and child live together. The "partner plus structure" is one in which the parents live with at least one of the baby's grandparents or with some other adult who is neither a grandparent nor an adult child of the mother.⁴ Non-cohabiting women are divided into

2 The twenty cities are: Oakland, CA; San Jose, CA; Jacksonville, FL; Chicago, IL; Indianapolis, IN; Boston, MA; Baltimore, MD; Detroit, MI; Newark, NJ; New York City, NY; Toledo, OH; Philadelphia, PA; Pittsburgh, PA; Nashville, TN; Austin, TX; Corpus Christi, TX; San Antonio, TX; Norfolk, VA; Richmond, VA; and Milwaukee, WI.

3 Fathers' response rates declined with the level of romantic involvement between the parents so the sample of fathers underrepresents those who are no longer involved with the mother.

4 The child category includes own, step-, and foster children, and so presumably includes any

two, similarly defined categories: living alone and living with other adults (including parents).

While it is possible to distinguish between grandparents and other co-resident adults, we chose to combine these types of households into a “non-nuclear, multi-adult structure”. Not all women have the option to live with their parents because of death, migration, or a strained relationship; and, for the purpose of modeling, we felt it necessary to construct the choice set in such a way that it represented the real options available to all women. Since most women choosing complex arrangements are, in fact, choosing to live with their parents, this generalization did not seem unreasonable. We did, however, run the models with each of the other adult categories broken down into parental and non-parental, other adult categories. The results from these more detailed, six category models are similar to those reported below and are available (on request) from the authors.

Individual-level controls include the mother’s age, her race and ethnicity, highest level of education, and whether this is a first birth. Age, education, and race should reflect a woman’s earnings capacity and her ability to live independently. In addition, race and ethnicity, may capture cultural differences in the propensity to form a complex household. Indicators for self-reported substance abuse and poor health are also included to measure both earnings capacities and potential problems that may interfere with the mother’s interpersonal relationships. We also include controls for fathers’ age, race/ethnicity, and highest level of education – indicators of his maturity and earnings

children of the baby’s father who are living in the same household.

capacity. In addition, father's health and drug use are used to measure both economic and emotional stability. To measure emotional support rather than economic resources, we construct an index of relationship quality based on the mother's report of the father's behavior and supportiveness within their relationship.

Age is entered as a series of dummy variables with the age group 20-25 serving as the reference category for both mothers and fathers. Racial and ethnic indicators include non-Hispanic white, Hispanic, and other race, with non-Hispanic black forming a reference category. For both parents, we control for the level of education by introducing dummies for having a high school degree or a GED, and having completed some education beyond high school. Respondents who have not completed high school or obtained an equivalent qualification form the reference group. To control for the mother's parity, we introduce an indicator for whether or not the current birth is her first. For both parents, substance abuse is measured by an indicator that equals one if the parent reported that drugs or alcohol had ever interfered with their relationships or their work. Finally, father's health status is measured by an indicator that equals one if the father suffers from a condition that limits his ability to work. Because mothers were not asked this same question, the mother's health status is measured with an indicator that equals one if she reports that her current health is either fair or poor.

To minimize sample selectivity, we use information about fathers that was obtained from mothers' reports about fathers. In this way, even when a father is not

interviewed, we have information on his characteristics.⁵ In addition, when information is missing on the father's education level or drug use, we set the values to the respective sample means and introduce dummy variables to flag missing cases. The parameter estimates for these dummy variables are not presented in the tables below but are available from the authors upon request.

The quality of the parents' relationship is measured by mother's reports about how often the father: is fair and willing to compromise when they have a disagreement; expresses affection or love; insults or criticizes her or her ideas (coding was reversed); and encourages or helps her to do things that are important to her. These items were coded "never" (1), "sometimes" (2), and "often" (3). Factor analysis confirmed that these items could be combined into a single index ($\alpha = 0.52$). The items were averaged to obtain an overall supportiveness score ranging from one to three, with higher scores representing a higher quality, more supportive relationship. Women who were no longer romantically involved with the baby's father (about 18% of the unmarried mothers) were asked to report on the father's behavior during the last three months of their relationship. Since this was a time when the relationship was dissolving, it is likely that differences in relationship quality across household types may be somewhat exacerbated by our inclusion of women who are no longer romantically involved with the father of their child. This parameter estimate should, therefore, be interpreted with caution.

⁵ There are slightly different sets of covariates introduced for the mothers and the fathers. Information about the father's parity was only collected in the fathers' interview so we left those measures out in the interest of maximizing the sample.

In addition to the individual level characteristics, we include in our models city-specific fixed effects. This set of variables allows us to control for any observed or unobserved differences across cities that influence the choice of living arrangements. These include differences in policies, attitudes and religiosity, and the ambient economic environment, many of which have been found to be important determinants of living arrangements in previous studies.

RESULTS

Descriptive Information

Table 2 presents summary statistics of the individual level characteristics broken down by choice of living arrangement. The table shows that just under half of the unmarried mothers in our sample are cohabiting with their baby's father at the time of birth, and one third of all unmarried mothers are living in a nuclear family arrangement. The numbers for cohabitation are somewhat higher than the percentages reported in previous studies (Bumpass and Lu 2000). This is likely due to the fact that our sample is entirely urban and contains fewer teenage mothers than other samples. Nearly 15% of our sample and 30% of the cohabiting couples are living with the baby's father and some other adults. While a nuclear arrangement is most common for cohabiting couples, a substantial minority lives with others in more complex arrangements. Information from the household roster indicates that this category is about evenly split between those living with their baby's grandparents and those living with other adults. These types of cohabiting partners – particularly those living with parents – are likely to have been undercounted in studies where cohabitation is measured (or inferred) using the reported relationship between each individual and the household head. Only 17% of the sample mothers are living alone at the time of birth, and just over one-third are living outside of a cohabiting union but with other adults. Among those living with other adults, most are living with their baby's grandparents.

More than half of the unmarried mothers in our sample are under 25 years of age. Although, as expected, the fathers are slightly older than the mothers, 47% of the unmarried fathers are under the age of 25. Not surprisingly, younger women are far less likely to be living independently than older women. Between 70-80% of the women choosing either the partner plus or the other adult living arrangement are below the age of 25. Conversely, women who live alone and women who live in the nuclear arrangement tend to be older. From the age distribution, it appears that people move from more complex to more independent living arrangements as they age (London, 2000).

The breakdown of living arrangements by race shows that, among unmarried women, whites and Hispanics are both more likely to cohabit than blacks. Hispanic women – both those who are cohabiting and those who are not -- are more likely to double up with other adults. As opposed to living with the father of their child, black women are over represented among those women who are living alone and, to a lesser extent, with other adults.

There are surprisingly few differences in the distribution of mothers' and fathers' educational attainment across household types. Consistent with our hypotheses, those unmarried parents who live as a nuclear family are, on average, the best educated. Still, more than one-third of both mothers and fathers living in this arrangement have less than a high school degree. Women who are living with the baby's father and some other adult are by far the most disadvantaged, with 54% having less than a high school degree.

Fathers in this living arrangement are only slightly better educated than mothers, with 45% not having completed high school. The lower education and higher average relationship quality reported by mothers in this living arrangement is consistent with our hypothesis concerning the type of individuals who choose to both cohabit and double up with others. While there does appear to be some positive selection of the better educated into a cohabiting nuclear family, the differentials are not large.

Women living in less independent arrangements are the most likely to be experiencing a first birth. This is probably due, in part, to the fact that they are young, on average. But it may also have to do with the extent to which other individuals are willing to take in or share housing with single mothers who have many children.

Women who cohabit are less likely to report that their partner has a drug or alcohol problem.⁶ Unmarried women cohabiting in a nuclear family are slightly less likely to report having a substance abuse problem, but the differences are not large. Women who are cohabiting are about as likely as those who are not cohabiting to report that their partner suffers from an illness that limits his ability to work, but cohabiting women report having a higher quality relationship than women who are not cohabiting. Taken together the results in Table 2 are generally consistent with our hypotheses regarding selection into cohabitation and independent living.

⁶ It is also possible that women who are still involved and cohabiting with their baby's father may feel more protective of him and be less likely to report his substance abuse problems than women who are no longer involved with their child's father.

Finally, cohabitation appears to be strongly related to plans to marry. Table 4 shows the percentages of women who report that they have a “pretty good chance” or “almost certain” chance of marrying their baby’s father in the future. Nearly 80% of cohabiting women, compared to only a third of women who are not cohabiting, report that they have, at least, a pretty good chance of marrying their baby’s father. This disparity is not due entirely to the fact that the women who are cohabiting are more likely to be romantically involved with their baby’s father. When we calculate the percentages reporting a high likelihood of marriage using only those women who report that they are still romantically involved with their baby’s father, the gap narrows but not entirely. Among the romantically involved subgroup, cohabiting women are still about 50% more likely than other women to report that their chances of marriage are high. For this sample, cohabitation appears to be an indicator of long-term commitment and a precursor to marriage (Manning, 1993; Brien, Lillard, and Waite, 1999).

Multivariate Results

The multinomial logit model with four outcomes is estimated using full information maximum likelihood, and the parameter estimates are presented in Table 3.⁷ The first set of parameter estimates reflects the association between the observed variables and choosing to cohabit in a complex household relative to cohabiting in a nuclear family. The coefficients in the second and third columns reflect the association between each variable and the decision to live alone or as a single parent in a complex household, again relative to the nuclear household structure.

Most variables are significantly associated with the choice of at least one living arrangement relative to living in a nuclear family. Interpreting the coefficients in the table is, however, problematic because the signs of the coefficients reflect the direction of the effect *relative to* the omitted category, in this case the nuclear family structure. They do not necessarily reflect the direction of the change in the probability of that outcome when the joint probability of all outcomes is considered. For ease of interpretation, we use the results in Table 3 to generate the predicted joint probabilities under a variety of scenarios in order to describe which women are most likely to choose each living arrangement.⁸ When we calculate predicted probabilities, all other individual-level characteristics are held constant to reflect the choices of a high school educated, 20-24 year old, black woman with at least one previous birth. In addition, we assume that the woman reports no substance abuse or poor health and gave birth in the city of Philadelphia. The baby's father is assumed to be aged 20-24, black, and high school educated. We also assume that the father has no limiting illnesses or substance abuse problems at the time the baby was born. Finally, the couple is assumed to have the median score on the relationship quality variable (2.62).

Demographic Characteristics of the Mothers and Fathers

In general, the parameter estimates reported in Table 3 are similar in direction to the bivariate correlations reported in Table 2. As both the mother's and the father's age increases, the chances of living in a complex arrangement decline. Figure 1 shows the

⁷ Hausman tests failed to reject the Independence of Irrelevant Alternatives assumption.

⁸ We do not report the predicted probabilities by health status of either the mother or the father because the parameters are only weakly significant and result in rather small changes in the predicted probability of living arrangements.

predicted distribution of living arrangements, changing only the mother's age group category, and Figure 2 presents the predicted distributions changing only the father's age group category. Not surprisingly, more independent living arrangements -- either living alone or living in a nuclear family -- are more likely to occur as the mother's age increases. Most dramatically, there is only about an 11% chance that a woman under the age of 20 will be living alone, but this increases to more than 25% when she is 25-29 years old. Holding the father's age constant, the distribution of living arrangements changes very little after the woman reaches age 25.

Turning to Figure 2, we find that, holding the mother's age constant, the probability of cohabiting in a complex household decreases substantially when the father is aged 25 and older, while the probability of cohabiting as a nuclear family is highest when the father is over age 30. As the father's age increases, the probability that a woman aged 20-24 lives with other adults decreases, but not monotonically. In both figures, the probability of non-nuclear cohabitation remains rare at all ages -- always less than 10%.

Even with age held constant, parity remains strongly associated with the living arrangements of single mothers. Figure 3 shows the predicted living arrangements of a single mother who is having either a first or a higher order birth. In support of our hypothesis, we find far more independent living among women who have had previous births. Holding all other characteristics constant, multiparous women are 14.4 percentage points more likely to cohabit as a nuclear family, and 8.8 percentage points more likely to

live alone. These increases are predominantly offset by a large reduction in the probability of living in the other adult category – that is, without her partner but with some other adults. Differences in parity are associated with almost no change in the probability that a cohabiting couple doubles up with other adults.

The parameter estimates in Table 3 indicate that the mother's educational attainment is more strongly related to her decision to cohabit in a complex household than the father's education. Table 4 presents the predicted distribution of living arrangements in two panels. The first presents the predicted distribution of the mother's living arrangements when we change only her level of education. The second panel changes only the education of the father, holding the mother's attainment constant. All else equal, the probability of cohabitation and the expected proportion of nuclear couples increase when the mother has at least a high school education. The probability of living alone, however, also decreases when the mother has at least a high school degree. Holding the father's level of education constant, high education appears to increase a woman's propensity to cohabit independently but not her propensity to live as a lone parent.

Changes in the distribution of living arrangements due to changes in the father's level of education follow a nonlinear pattern. Women are more likely to cohabit with a father who has less than a high school education, but they also are more likely to cohabit, particularly as a nuclear family, with a father who has some education beyond the high school level. Holding the mother's education level constant, when the father's

educational attainment is highest, mothers are more likely to be living alone and less likely to be living in a complex household, suggesting, perhaps, that resources from the father can be used to purchase independence even when the mother does not live with him.

The predicted probabilities in Table 5 reflect the predicted distribution of living arrangements for each of the three, main race and ethnicity categories assuming first that the couples are racially homogenous, and then that the father's race or ethnicity differs from the mother's.⁹ Holding all other control variables constant, the racial and ethnic differentials remain extremely large. White couples are most likely to cohabit and to cohabit as a nuclear family at the time of birth, and black couples are the least likely. Hispanic couples fall in between but are more similar to whites than to blacks. White mothers are about 10 percentage points less likely to cohabit when the father is of a different race, but black women are more likely to cohabit when the father is white or Hispanic. Hispanic women are less likely to cohabit with a black father and more likely to cohabit with a white father. In general, white fathers are most likely and black mothers are least likely to cohabit.

Conversely, black mothers are the most likely and white mothers are the least likely to live alone, with Hispanic mothers, once again, falling in between the two extremes. Doubling up with other adults, although uncommon, is most likely among cohabiting Hispanic parents and non-cohabiting, black mothers. Regardless of the

⁹ We also estimated the models with dummies that indicated the racial mix of the couple. The results from these models were substantively the same, but we chose not to report these results because many of the cell sizes were very small.

mother's race, Hispanic fathers are associated with the most non-nuclear cohabitation, and black fathers are least likely to co-reside with their baby's mother.

Relationship Quality and Indicators of Need

Consistent with our hypotheses regarding the quality of their relationship, parameter estimates in Table 3 suggest this variable significantly affects the decision to cohabit, but not the complexity of the living arrangement. Women reporting higher quality relationships are significantly less likely to live without their partners, but there appear to be no significant differences between women living in nuclear families or women living with their partner in more complex arrangements. Table 6 shows the extent to which changes in the relationship quality variable relate to the distribution of living arrangements of single mothers. Holding everything else constant, a one standard deviation increase in the relationship score (0.25 points) increases the probability of cohabitation by 8.3 percentage points.

Because it is possible that women who are no longer involved with their baby's father (and hence not living with him) are more likely to report having had a bad relationship, we re-estimated the models (results not shown here) using a sample of women who were romantically involved with the baby's father. Assuming that those women in bad relationships are also more likely to end their relationship, this kind of sample selection should result in predicted associations between relationship quality and living arrangements that are too low. Consequently, the restricted sample estimates represent a lower bound, and most probably not the true effect. Predicted probabilities

from the alternative model show that a .25 increase in reported relationship quality results in a 4.5 percentage point increase in the probability of cohabitation. While the effect is reduced by 45% when the sample is restricted to romantic partners, these conservative estimates suggest differences by relationship quality that remain quite large, and provides some evidence the quality of the match determines whether or not new parents are living together.

Parameter estimates in Table 3 suggest that both mother's and father's substance abuse problems are positively related to more complex living arrangements relative to the more traditional nuclear arrangement. Predicted probabilities presented in Table 7 confirm this. When the mother reports that either she or her partner has a substance abuse problem, there is a higher probability of doubling up, and a lower probability of cohabiting. When the mother reports having had a problem with drugs or alcohol, the probability that she lives in a complex household increases 17.2 percentage points ($3.7+13.5=17.2$) and the greatest proportion of that increase is accounted for by the increased chance of living in the other adult category. Women who have had a substance abuse problem are less likely to cohabit or to live alone. While the probability of non-nuclear cohabitation increases, there is a far more substantial decrease in the probability of living as a nuclear couple when the women reports having had a substance abuse problem. The decline in the probability of cohabitation is also large when the father is the one who had a substance abuse problem. There is a 13.3 percentage point decline in the probability of cohabiting when the father has a reported substance abuse problem. When both parents have a problem with drugs or alcohol, the chance that a couple

cohabits falls dramatically, and the chance that they live as a nuclear family falls to only 13.5%.

Differences Across Cities

The city dummy variables are jointly significant at the 1% level suggesting that differences across cities are important determinants of living arrangements. To demonstrate the magnitude of the effect, Table 8 presents the predicted probabilities of the four living arrangements changing only the city of birth from Philadelphia to Boston, Detroit, or Nashville. Relative to Philadelphia, single mothers living in Boston are far more likely to live in complex living arrangements, both as cohabiting partners and lone mothers. Holding all other characteristics constant, living in Boston is associated with a 10.2 percentage point increase in non-nuclear cohabitation (substantially offsetting a 15.5 point decline in the probability of a nuclear arrangement) and a 4.5 percentage point increase in living with other adults. This finding is consistent with the qualitative work of Edin and Lein (1997) who assert that the housing costs in Boston are so prohibitively high that many single mothers have to double up in order to make ends meet. Living alone is more likely in Detroit (and most other Midwestern cities) where housing costs are below average and unemployment rates above average. Finally, both types of independent living are more likely in Nashville where unemployment has been very low and housing costs are around the median. Clearly, there are large differences across the cities in a woman's propensity to cohabit, and form an independent household. While our results are consistent with the hypothesis that labor markets and housing costs are the source of some of these differences, only with longitudinal data that provide variation

over time as well space, will we be able to disentangle observed from unobserved differences across cities.

Figures 1-3, along with Tables 4 and 5 show that older, white, multiparous, and more highly educated women are more likely to be cohabiting at the time of birth, and for most measures, least likely to be doubling up with other adults. Similarly, women whose partners are older, white, and more highly educated are also more likely to be cohabiting at the time of birth. Because these characteristics are also likely to be associated with a higher earnings capacity, this evidence suggests that women who are cohabiting and especially those who are living as a nuclear family, are positively selected according to their own and their partner's human capital and earnings capacities. Whether they cohabit or not, younger, less educated women who are having their first birth are among those most likely to live with other adults.

Tables 6 and 7 demonstrate that the quality or supportiveness of the relationship that a mother reports having with her baby's father is an important determinant of cohabitation. Moreover, reports of current or past substance abuse are linked to far less cohabitation and independent living. These latter measures, although strongly related to living arrangements, are often not available in large-scale surveys. They may represent an important source of omitted variable bias in models that seek to relate living arrangements to outcomes.

DISCUSSION AND CONCLUSION

This paper examines the living arrangements of unmarried couples and seeks to describe the living arrangements of new, unmarried mothers. Using a multinomial logit model, we calculate the probability of choosing a wider diversity of living arrangements for a more homogenous sample of single mothers than other studies have used. With data that contain information on both resident and non-resident fathers, we can include the characteristics of both mothers and fathers.

We anticipated that women who are endowed with characteristics associated with higher earnings would be more likely to live independently – whether or not they lived with their baby’s father. We also predicted that the probability of cohabitation, nuclear cohabitation in particular, should increase with the level and certainty of the father’s earnings capacity. Our model provided partial support for this hypothesis. Women who are older are more likely to live independently. Those with at least a high school education, although more likely to set up a nuclear household, were less likely to live alone. Similarly, nuclear households are more likely when the father is at least 30 years old. The probability of cohabitation increased when the father had some level of higher education.

More important than age or education, however, were measures of relationship quality. We expected that the likelihood of cohabitation should increase with the quality of the parents’ relationship. Indeed, women who reported being in a high quality, supportive relationship were much more likely to cohabit. Although it is possible that this effect is somewhat overstated by the inclusion in our sample of women who are no

longer romantically involved with their baby's father, the size of these effects is extraordinarily large, and highly suggestive of the importance of relationship skills and capacities. Similar patterns emerged when the father or mother had drug or alcohol problems. When either the mother or the father had a reported substance abuse problem, cohabitation was less likely, and doubling up more likely. These findings highlight the importance of looking beyond strictly human capital explanations of marriage, cohabitation, and living arrangements. Emotional capital may be equally, if not more important, than human capital to the development of successful relationships.

Our results offer some additional evidence that single sex models of marriage and cohabitation may introduce bias because the partners' characteristics are not also controlled (Smock and Manning, 1997; Kravdal, 1999). Many of the fathers' characteristics are independently and significantly associated with the mother's living arrangements.¹⁰ We find that the characteristics of both partners have significant and, sometimes different, effects on the living arrangements of single mothers. For instance, while increases in the mother's education appears to reduce non-nuclear cohabitation most appreciably, father's education appears more related to increases independent living. Holding the mother's race constant, white fathers are strongly associated with nuclear cohabitation, and Hispanic fathers with non-nuclear cohabitation. Because theories of assortative mating posit that the characteristics of one partner are likely to be correlated with those of the other partner, single sex models of living arrangements are likely to be confounded by omitted variable bias. Only by controlling for both the

¹⁰ Relative to a single sex model (results not shown here), the inclusion of fathers' characteristics significantly improved the fit of our model and explained about 3% more of the variance in living

characteristics of the women and her partner, can their independent contributions be disentangled.

Finally, if, as these results indicate, there is selection into different living arrangements by socio-economic variables and relationship quality, estimated relationships between living arrangements and outcomes may be biased. Selection of both higher earnings capacities and better relationships into cohabiting unions may bias upward the relationship between unmarried parents' cohabiting and their wellbeing. Similarly, selection into more complex arrangements by couples with substance abuse problems might bias downward any positive association between extended family living arrangements and the outcomes of mothers and their children. Researchers interested in the effects of household structure should bear in the mind the potential for unobserved heterogeneity bias in their models – particularly when their data lack measures of partner characteristics, or other, important selection criteria such as supportiveness or substance abuse, that are likely to explain both living arrangements and subsequent outcomes.

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Table 1: Definitions of the living arrangements used to construct the dependent variable

Individuals present in the Household		
Family and Household Type	Baby's Father	Other Adults (not adult children)
Nuclear	Yes	No
Partner Plus	Yes	Yes
Alone	No	No
Other Adults	No	Yes

Table 2: Summary Statistics by Type of Living Arrangement

Characteristic	Cohabiting			Non-Cohabiting		
	All cohabiting	Nuclear	Partner Plus	All non-cohabiting	Alone	Other Adults
Mother's						
Under 20	0.18	0.14	0.28	0.26	0.09	0.35
Aged 20-24	0.44	0.42	0.46	0.40	0.35	0.42
Aged 25-29	0.22	0.24	0.16	0.20	0.31	0.14
Aged 30-34	0.10	0.12	0.07	0.09	0.15	0.06
Aged 35+	0.07	0.08	0.02	0.05	0.09	0.03
White	0.18	0.19	0.15	0.10	0.09	0.11
Black	0.45	0.48	0.36	0.65	0.71	0.61
Hispanic	0.34	0.30	0.44	0.22	0.17	0.25
Other Race	0.03	0.03	0.04	0.03	0.03	0.03
< High School	0.39	0.34	0.54	0.41	0.36	0.43
High School	0.34	0.37	0.26	0.34	0.36	0.33
Higher	0.27	0.29	0.20	0.25	0.28	0.24
First birth	0.35	0.31	0.45	0.43	0.19	0.56
poor health	0.09	0.07	0.12	0.09	0.10	0.08
drug/alcohol	0.03	0.02	0.04	0.04	0.04	0.04
Father's						
Under 20	0.08	0.06	0.14	0.13	0.05	0.17
Aged 20-24	0.36	0.32	0.44	0.37	0.27	0.42
Aged 25-29	0.26	0.28	0.22	0.25	0.31	0.22
Aged 30-34	0.15	0.17	0.11	0.11	0.16	0.09
Aged 35+	0.15	0.18	0.09	0.14	0.21	0.10
White	0.15	0.16	0.13	0.08	0.07	0.08
Black	0.47	0.52	0.36	0.67	0.74	0.64
Hispanic	0.35	0.29	0.47	0.22	0.17	0.25
Other Race	0.03	0.03	0.04	0.03	0.03	0.03
< High School	0.37	0.33	0.45	0.36	0.31	0.39
High School	0.39	0.40	0.36	0.43	0.44	0.43
Higher	0.24	0.27	0.19	0.21	0.25	0.18
limiting illness	0.07	0.06	0.08	0.06	0.07	0.06
drug/alcohol	0.04	0.03	0.06	0.09	0.08	0.09
relationship quality	2.70	2.70	2.70	2.46	2.42	2.48
marriage chances	0.79	0.81	0.74	0.33	0.29	0.36
marriage chances (still involved)	0.79	0.81	0.74	0.49	0.41	0.53

N	1750	1217	533	1790	616	1174
unmarried %	49.44	34.38	15.06	50.56	17.40	33.16

**Table 3: Multinomial Logit Coefficients
(Nuclear Structure Reference Category)**

	Partner Plus	Not Cohabiting Alone	Other Adults
<i>Mother's Characteristics</i>			
under 20	0.280 *	-0.157	0.532 ***
age 20-24 (ref.)			
age 25-29	-0.319 *	0.435 **	-0.357 **
age 30-35	-0.365	0.490 *	-0.481 *
age 35+	-1.119 **	0.343	-0.553 *
white	-0.391	-0.902 **	-0.592 **
Hispanic	-0.269	-0.544 *	-0.391 +
other race	0.119	-0.065	0.038
black (ref.)			
first birth	0.391 **	-0.308 *	0.958 ***
> high school (ref.)			
high school	-0.563 ***	-0.215	-0.197 +
higher education	-0.421 *	-0.118	-0.690
bad health	0.439 *	0.176	0.070
drug problem	0.925 **	0.496	0.859 **
<i>Father's Characteristics</i>			
under 20	0.323 +	0.254	0.417 **
age 20-24 (ref.)			
age 25-29	-0.472 ***	0.224	-0.160
age 30-34	-0.478 *	-0.190	-0.490 **
age 35+	-0.450 *	-0.033	-0.225
white	0.323	-0.609 +	-0.660 **
Hispanic	0.770 **	-0.453 +	-0.184
other race	0.558 +	-0.086	-0.414

black (ref.)			
< High School (ref.)			
High School	-0.007	0.144	0.088
Higher Education	-0.107	0.069	-0.276 *
limiting illness	0.375 +	-0.170	-0.138
drug/alcohol problem	0.488 +	0.489	0.724 **
relationship quality	0.093	-1.530 ***	-1.205 ***
Oakland	0.477 +	-0.291	0.010
Austin	0.300	-0.212	-0.058
Baltimore	0.502	0.106	-0.190
Detroit	0.038	0.486 **	0.246 +
Newark	0.325	-0.111	-0.178
Richmond	0.486	0.283 +	-0.007
Corpus Christi	0.367	0.665 +	-0.044
Indianapolis	-0.001	0.457 +	-0.186
Milwaukee	-0.111	0.464	-0.369
New York	0.154	0.099	-0.236
San Jose	1.309 ***	-0.529 *	0.296
Boston	1.327 ***	0.487 **	0.643 ***
Nashville	0.234	0.016	-0.393 *
Chicago	0.591	0.010	0.160
Jacksonville	0.020	0.315	-0.593 **
Toledo	-0.228	0.964 ***	-0.093
San Antonio	0.076	-0.115	-0.401
Pittsburgh	0.549	1.293 ***	0.100
Norfolk	-0.720	0.227	-0.537 *
Philadelphia (ref.)			
constant	-1.278 **	3.200 ***	3.179 ***
Pseudo R ² = 0.152			

Standard errors corrected for clustering at the hospital-level

Table 4: Predicted Probabilities of Living Arrangements by Parent's Education

	Changing Mother's Education			Changing Father's Education		
	Cohabiting			Not Cohabiting		
	Nuclear	Partner Plus	Other Adults	Nuclear	Partner Plus	Other Adults
< high school	0.335	0.118	0.374	0.417	0.084	0.349
high school	0.395	0.079	0.362	0.395	0.079	0.362
higher	0.366	0.085	0.381	0.454	0.083	0.289

Table 5: Predicted Probabilities of Living Arrangements by Race

	Cohabiting			Not Cohabiting		
	Cohabiting			Not Cohabiting		
	Nuclear	Partner Plus	Other Adults	Nuclear	Partner Plus	Other Adults
both white white mom & Hispanic dad	0.649	0.122	0.170	0.059	0.170	0.231
black dad	0.549	0.161	0.280	0.059	0.231	0.280
both Hispanic Hispanic mom & white dad	0.552	0.075	0.258	0.093	0.280	0.258
black dad	0.500	0.166	0.192	0.077	0.258	0.192
both black black mom &	0.601	0.127	0.307	0.079	0.120	0.307
	0.497	0.076	0.362	0.120	0.307	0.362
	0.395	0.079	0.362	0.164	0.362	0.362

white dad	0.506	0.140	0.114	0.239
Hispanic dad	0.407	0.176	0.107	0.310

Table 6: Relationship Quality

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults
Down 0.25	0.329	0.064	0.200	0.407
Median Quality	0.395	0.079	0.164	0.362
Up 0.25	0.462	0.095	0.131	0.313

Table 7: Predicted Probabilities of Living Arrangements by Substance Abuse

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults
No drug use	0.395	0.079	0.164	0.362
mother's use only	0.230	0.116	0.157	0.497
father's use only	0.257	0.084	0.174	0.485
both use	0.135	0.112	0.150	0.603

Table 8: Predicted Probabilities of Living Arrangements by City of Interview

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults
Philadelphia	0.395	0.079	0.164	0.362
Boston	0.240	0.181	0.162	0.417
Detroit	0.327	0.068	0.221	0.383
Nashville	0.436	0.111	0.184	0.270

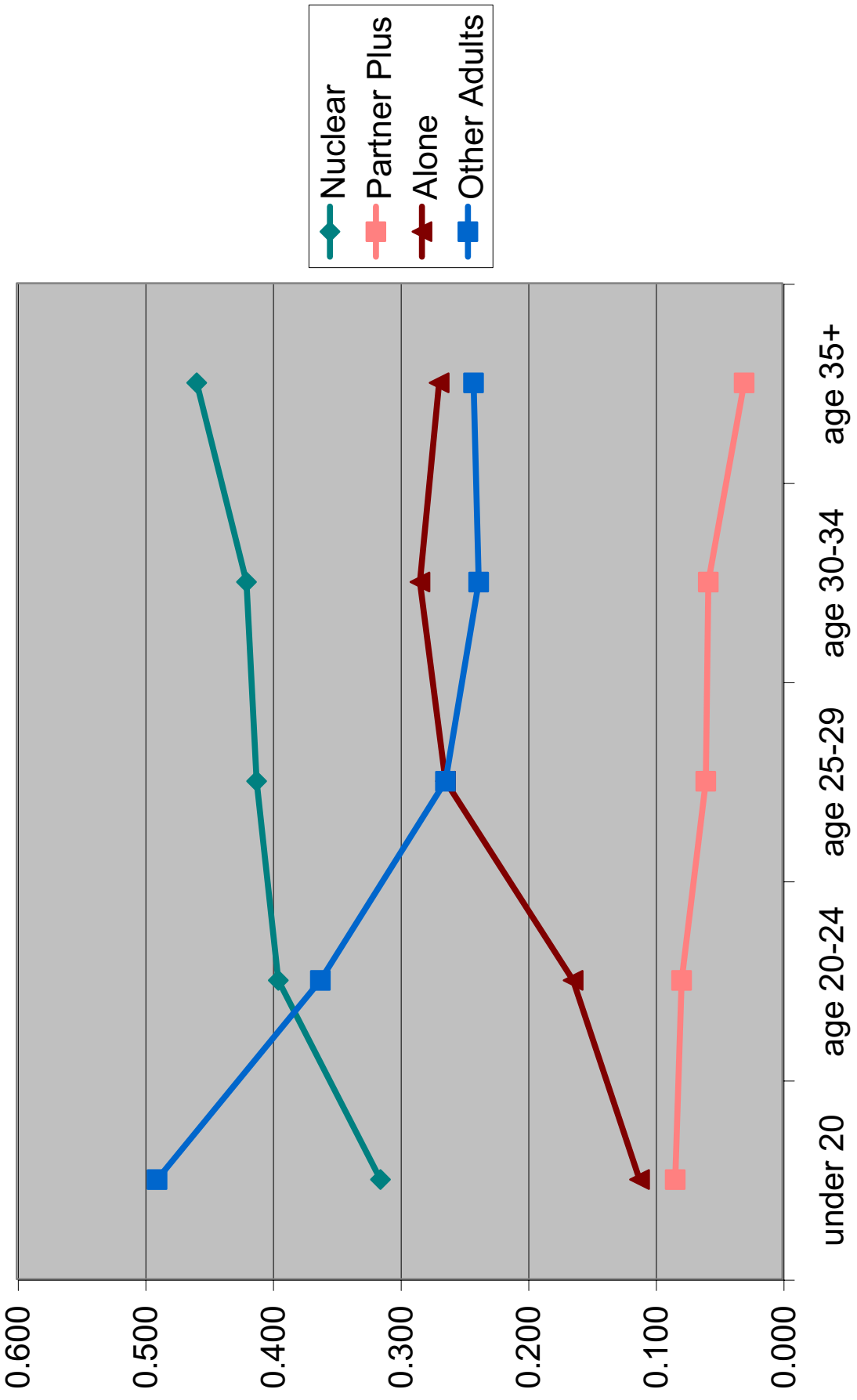


Figure 1: Living Arrangements by Mother's Age

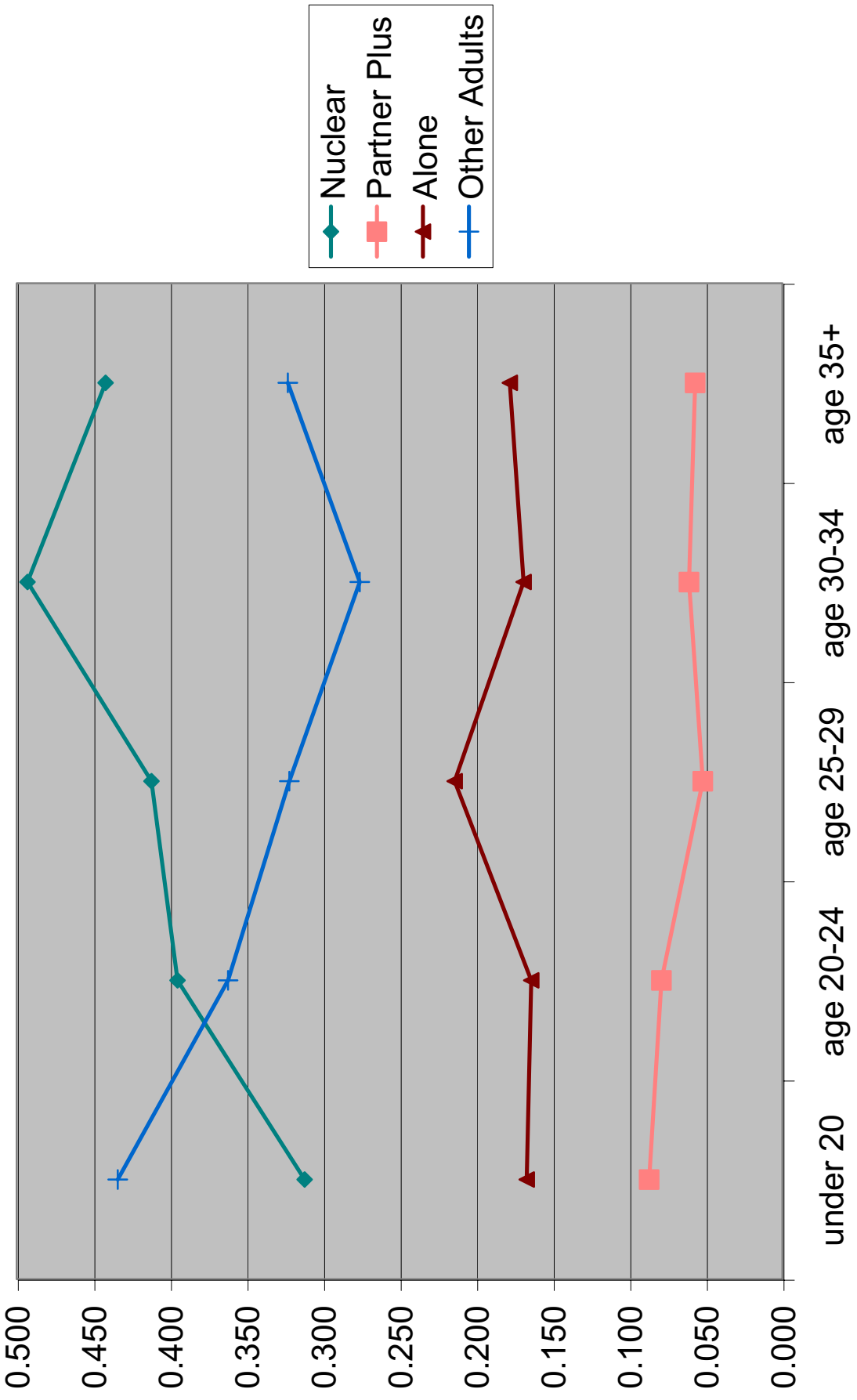


Figure 2: Living Arrangements by Father's Age

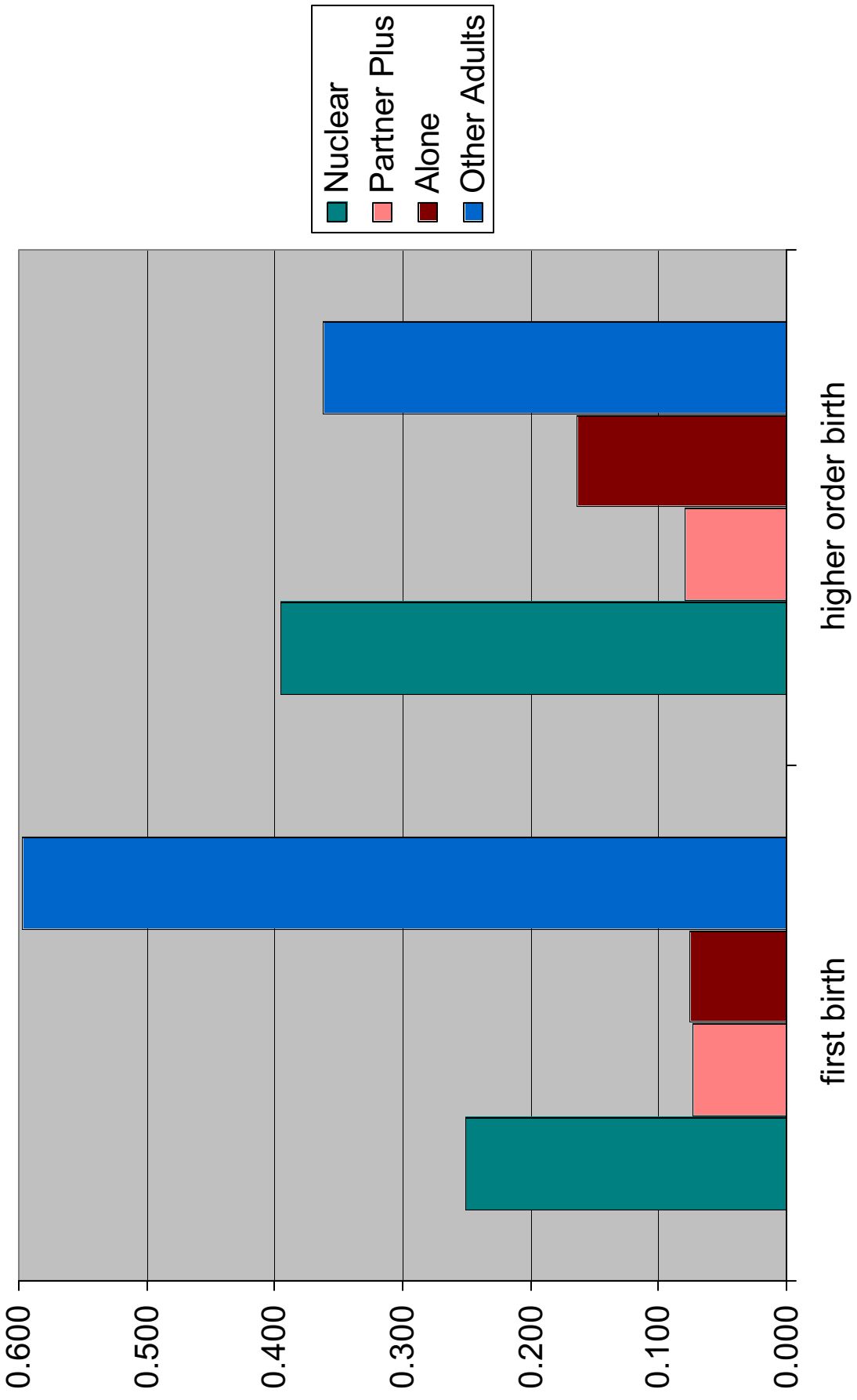


Figure 3: Living Arrangements by Mother's Parity

Table 4: Predicted Probabilities of Living Arrangements by Parent's Age

	Changing Mother's Age			Changing Father's Age		
	Cohabiting			Not Cohabiting		
	Nuclear	Partner	Other Adults	Nuclear	Partner	Other Adults
under 20	0.315	0.084	0.112	0.312	0.087	0.167
age 20-24	0.395	0.079	0.164	0.395	0.079	0.164
age 25-29	0.412	0.060	0.264	0.412	0.052	0.214
age 30-34	0.420	0.058	0.284	0.493	0.061	0.169
age 35+	0.459	0.030	0.269	0.442	0.057	0.178

Table 5: Predicted Probabilities of Living Arrangements by Parent's Education

	Changing Mother's Education			Changing Father's Education		
	Cohabiting			Not Cohabiting		
	Nuclear	Partner	Other Adults	Nuclear	Partner	Other Adults
< high school	0.335	0.118	0.175	0.417	0.084	0.150
high school	0.395	0.079	0.164	0.395	0.079	0.164
higher	0.366	0.085	0.168	0.454	0.083	0.175

Table 6: Predicted Probabilities of Living Arrangements by Race

	Cohabiting			Not Cohabiting		
	Cohabiting			Not Cohabiting		
	Nuclear	Partner	Other Adults	Nuclear	Partner	Other Adults

both white white mom & Hispanic dad black dad	0.649 0.549 0.552	0.122 0.161 0.075	0.059 0.059 0.093	0.170 0.231 0.280
both Hispanic Hispanic mom & white dad black dad	0.500 0.601 0.497	0.166 0.127 0.076	0.077 0.079 0.120	0.258 0.192 0.307
both black black mom & white dad Hispanic dad	0.395 0.506 0.407	0.079 0.140 0.176	0.164 0.114 0.107	0.362 0.239 0.310

both white white mom & Hispanic dad black dad	0.661 0.568 0.582	0.122 0.155 0.030	0.048 0.047 0.127	0.169 0.230 0.261
both Hispanic Hispanic mom & white dad black dad	0.531 0.666 0.481	0.165 0.068 0.060	0.063 0.134 0.138	0.240 0.132 0.320
both black black mom & white dad Hispanic dad	0.418 0.521 0.354	0.077 0.096 0.122	0.146 0.159 0.204	0.360 0.225 0.320

Table 6: Predicted Probabilities by Parity

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults
first birth	0.251	0.074	0.076	0.598
higher order birth	0.395	0.079	0.164	0.362

Table 7: Relationship Quality

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults

Down 0.25	0.329	0.064	0.200	0.407
Median Quality	0.395	0.079	0.164	0.362
Up 0.25	0.462	0.095	0.131	0.313

Table 8: Predicted Probabilities of Living Arrangements by Substance Abuse

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults
No drug use	0.395	0.079	0.164	0.362
mother's use	0.230	0.116	0.157	0.497
father's use	0.257	0.084	0.174	0.485
both use	0.135	0.112	0.150	0.603

Table 9: Predicted Probabilities of Living Arrangements by City of Interview

	Cohabiting		Not Cohabiting	
	Nuclear	Partner Plus	Alone	Other Adults
Philadelphia	0.395	0.079	0.164	0.362
Boston	0.240	0.181	0.162	0.417
Detroit	0.327	0.068	0.221	0.383
Nashville	0.436	0.111	0.184	0.270