DOCUMENT RESUME

ED 465 827   UD 035 029

AUTHOR   DeLeire, Thomas; Kalil, Ariel
TITLE   How Do Cohabiting Couples with Children Spend Their Money?
                JCPR Working Paper.
INSTITUTION   Joint Center for Poverty Research, IL.
SPONS AGENCY   McCormick Tribune Foundation, Chicago, IL.
REPORT NO   JCPR-WP-290
PUB DATE   2002-04-00
NOTE   68p.; Grant provided to Center for Human Potential and
                Public Policy, Harris Graduate School of Public Policy
                Studies, University of Chicago.
AVAILABLE FROM For full text: http://www.jcpr.org.
PUB TYPE   Numerical/Quantitative Data (110) -- Reports - Research
                (143)
EDRS PRICE   MF01/PC03 Plus Postage.
DESCRIPTORS   Alcohol Abuse; *Child Welfare; Children; *Cohabitation;
                *Family Income; *Marital Status; One Parent Family; *Parent
                Responsibility; *Parents; Tobacco
IDENTIFIERS   *Spending Patterns

ABSTRACT
        Cohabitation is an increasingly prevalent living arrangement
in the United States. Although the effects of living in a cohabiting
arrangement on child wellbeing are not fully understood, the literature on
children growing up in cohabiting families suggests that they have poorer
developmental outcomes than do those growing up in married-parent families or
in single-parent families. This paper uses data from the Consumer Expenditure
Survey to see if cohabiting couples with children spend their income on a
different set of goods (i.e., have a different distribution of expenditure)
than either married parents or single parents. Using a variety of analytical
tools, the results find that cohabiting couples spend a substantially larger
share of their total expenditure on alcohol and tobacco than do either
married-parent families or single parents. Cohabiting couples with children
also spend less on health care and less on education than do married parents.
(Contains 39 references.) (Author/SM)

How Do Cohabiting Couples With Children Spend Their Money?[1]

Thomas DeLeire and Ariel Kalil

Harris Graduate School of Public Policy Studies
University of Chicago

April 2002

JCPR Working Paper 290
05-12-2002

Abstract

Cohabitation is an increasingly prevalent living arrangement in the United States. Although the effects of living in a cohabiting arrangement on child well-being are not fully understood, the literature on children growing up in cohabiting families suggests that they have poorer developmental outcomes than do those growing up in married-parent families or in single-parent families. We use the Consumer Expenditure Survey to see if cohabiting couples with children spend their income on a different set of goods (i.e., have a different distribution of expenditure) than either married parents or single parents. Using a variety of analytical methods, we find that cohabiting couples spend a substantially larger share of their total expenditure on alcohol and tobacco than do either married-parent families or single parents. Cohabiting couples with children also spend less on health care and less on education than do married parents.

How Do Cohabiting Couples With Children Spend Their Money?

1.   Introduction

        Cohabitation is an increasingly prevalent living arrangement.   Although the effects of
living in a cohabiting arrangement on child well-being are not fully understood, existing
evidence shows that children growing up in cohabiting families exhibit poorer developmental
outcomes than do those growing up in married-parent families or in single-parent families, even
after controlling for income and other household characteristics (see, for example, Thomson,
Hanson, and McLanahan, 1994; Nelson, Clark, and Acs, 2001). We know of almost no studies
that have explored why this might be so.

        There are several possible reasons for why children living in cohabiting families may
have poor developmental outcomes. First, the cohabitor—usually a male—may invest less in the
children than would men in married family structures because of their relative lack of
commitment to the child's well-being or their non-biological relatedness (Case, Lin, and
McLanahan, 2000; Case and Paxson, 2000). Cohabitors may not only not share their income
with the mother and her children (Bauman, 1999) but also may use the family's economic
resources in ways that do not benefit children. Together, these behaviors will result in the
family's economic resources being spent on a different set of goods, or "inputs" into child well-
being, than the set of goods chosen by married couples with children or even single parents
living alone with their children. Second, children living in cohabiting families may have poor
outcomes because cohabitation affects child outcomes in a way not mediated through fewer
investments made by the cohabitor. Third, the characteristics of the adults in these families may
be worse in ways that affect child development; these characteristics may be correlated with, but
not caused by cohabitation.

2

3

To test the hypothesis that cohabitors invest less in children, we use a national survey of detailed household expenditures collected by the Bureau of Labor Statistics (under contract to the U.S. Bureau of the Census)—the Consumer Expenditure Survey (CEX). Our approach is to compare the composition of expenditures made by cohabiting couples with children with those made by married couples with children and single parents. To the extent that the composition of expenditures made by cohabiting families differs from that of married families or single parent families, these families may have different "investment" strategies in terms of raising their children. These different strategies may reflect a lower commitment by the cohabitor to the mother and her children; alternatively, they may reflect underlying differences between mothers who choose to cohabit and those who choose to marry or to live alone. In either case, a different composition of expenditures might explain why children who grow up in cohabiting arrangements fare poorly relative to children who grow up in other family living arrangements.

In this paper we address the following specific questions.

1. How do cohabiting couples with children spend their money—that is, what is the composition of the goods that they purchase? How do their expenditure patterns compare with those of married couples with children and single parents?

2. How do expenditure patterns of families change when a cohabitor joins a family? How do expenditure patterns of families change when a cohabiting couple marries? Do the cross-sectional relationships between cohabitation and expenditure hold up when we allow for fixed effects?

3. Has the relationship between cohabitation and expenditure patterns changed over time (from 1982 to 1998)—a period in which cohabitation rates in the U.S. have almost doubled?

3

4

2.   Background

Single parents account for 28% of all households with children (U.S. Bureau of the Census 1998), and estimates indicate that between 50 and 60% of children born during the 1990s will spend some time living with a single parent, usually their mother (Bumpass and Lu 2000). However, increasing numbers of "single-parent" families include a male cohabitor, 60% of whom are not the child's biological father (Manning 2002). Estimates suggest that between 25 and 40% of children will live in a family headed by a cohabiting couple some time during childhood (Graefe and Lichter 1999; Manning 2002).

The handful of studies that has examined child development outcomes in cohabiting families show poorer outcomes for these children relative to children in married families and, in some cases, relative to children in single-mother-only households. According to data from the National Survey of American Families (NSAF), children ages 6-17 living in cohabiting families fare worse than children who live in an intact family in terms of the extent to which they were disengaged from school and in their levels of behavioral and emotional problems (Brown 2002). In a multivariate analysis of teenage children in the NSAF, Nelson et al. (2001) showed that those who live with their mother and a non-related cohabiting partner have higher rates of emotional, behavioral, and school problems than do teenagers living with married biological parents and also those living with a single mother. Using another national data set (the National Survey of Families and Households, NSFH), Thomson, Hanson, and McLanahan (1994) showed that compared to children living in single-mother-only or intact-family households, children in cohabiting families had lower levels of academic performance and higher levels of behavior problems even controlling for family income and several measures of parenting behavior. Interestingly, in Thomson et al.'s analysis, children in mother-stepfather households were less

4

different from children in intact families than were children in cohabiting households, suggesting that the negative results for children in cohabiting arrangements cannot be attributed solely to presence of an unrelated male in the household. Finally, Dunifon and Kowaleski-Jones (2002) examined data from the NLSY and used fixed-effects techniques to control for unobserved heterogeneity between children in various family structures. They found that cohabitation is associated with greater delinquency among black children and lower math scores among white children, relative to children in married-parent families.

Why might this be so? One explanation could be the fact that cohabiting couple families have fewer economic resources than married couple-families (Manning and Lichter 1996), and that economic resources matter for child development (Duncan and Brooks-Gunn 1997). However, two things cast doubt on the assumption that differences in levels of income can fully explain differences in child outcomes. First, cohabiting-couple families have higher economic well-being than do single-mother-only families (London 2000; Manning and Lichter 1996) and they are also more likely to receive loans and gifts from friends and non-resident family members than are never-married single-mothers living alone (Hao 1996). Thus, if the level of economic resources is what matters, we should not expect to observe that children in cohabiting couple families have substantially poorer outcomes than children in single-parent families, as several studies have showed. Second, the findings on poor outcomes for teenage children in cohabiting families (e.g., Nelson et al. 2001; Thomson et al. 1994) obtain controlling for family income and maternal education; thus, socio-economic differentials across the different family types cannot fully explain the observed differences in children's development.

Interestingly, Bauman (1999), using SIPP data, found that income from cohabiting partners did significantly less to alleviate a family's material hardship than did income from a

5

spouse. This suggests that cohabiting couples do not necessarily pool their incomes in the same manner as do married couple families. Perhaps this translates into fewer resources being used to purchase child goods in cohabiting households, holding constant the level of income, and suggests the importance of examining the composition of spending across different family types.

The broader literature on family structure suggests that differences in child outcomes are due not only to differences in families' economic well-being, but also to differences in the socialization that children receive (McLanahan and Sandefur 1994). Parenting "investments," such as emotional warmth, cognitive stimulation, and the provision of enriching activities for children to participate in are also important predictors of child development (Bradley et al. 2001). Brown's (2002) descriptive results from the NSAF showed that young children in cohabiting couple families are less likely to be taken on outings than are children in married couple families. Another recent study showed that single mothers' transitions into cohabiting or marital unions (which were treated equivalently) reduced mothers' time with children (Thomson, Mosley, Hanson, and McLanahan 2001). Thomson, McLanahan, and Curtin (1992) showed that cohabiting-parent families eat breakfast less often together than do children in single-mother-only families. They also showed that cohabiting men spend less time participating in organized activities with the child than do stepfathers. Finally, Carlson and McLanahan's (2001) analysis of the new Fragile Families data showed that cohabiting mothers read to their one-year old children somewhat less frequently than do married mothers. Taken together, these findings suggest that parents in unmarried cohabiting couple families allocate their resources differently than do parents in other family types.

Why would cohabiting male partners adopt different investment strategies than fathers in married households? In the case of cohabitors who are not biologically related to the child, these

6

7

men may not expect to receive transfers of money or time from the children later in life and so do not invest as much in their well-being (Case et al. 2000). Non-biologically-related cohabitors might compete with children for mothers' time, and they might also consume the family's economic resources in ways that are detrimental to child well-being. Even biological cohabitors, however, may have a different set of expectations, values, and lifestyle preferences than do biological fathers in married households. For example, Clarkberg, Stolzenberg, and Waite (1995) showed that those who enter cohabiting (versus married) unions are not only less attached to the institution of marriage, but also less attached to their parents and other kin. In that study, young men who highly valued leisure time to pursue their own interests were much more likely than those less concerned with this issue to choose cohabitation over marriage later in life. Although Clarkberg et al did not examine cohabiting couples with children, it may be that these types of cohabitors are less attached to the role of parent as well, or have other attitudes and values that detract from their parental investments. Finally, differential parental investments may be related to children's own characteristics or to biological motives to invest based on genetic relatedness (Case et al. 2000).

It is not clear how much of any difference in parental allocation of resources between cohabiting couple households and other households is due to the behavior of the male cohabitor. Perhaps the nature of the cohabiting union, which has been described as having lower relationship quality compared with marriages (Brown and Booth 1996) makes it more difficult for either adult to invest time or energy in the children's well-being. Brown (2000) observed that cohabiting couples with children experience higher levels of depression compared to married parents. Parental psychological distress can reduce time with children or make that time less effective (McLoyd 1998).

7

A final explanation for observed differences among children in different types of living arrangements involves selection effects. Parents who choose different living arrangements might have different characteristics that affect child outcomes. For example, parents who cannot make and maintain a commitment to a spouse might also have a hard time developing and maintaining a strong attachment to their children. Couples in long-term cohabiting relationships have more incidents of domestic violence than do married couples (Kenney and McLanahan 2002). Often domestic or mental health problems result in weak or tumultuous relationships between adults and they also affect relationships with children. In addition, children might have characteristics or exhibit behaviors that lead to marital instability and, therefore, might make cohabitation or single parenthood more likely (Emory et al 1999). In our study, we address the issue of selection by, in some of our analyses, controlling for fixed and unmeasured characteristics of families. For these analyses, we rely upon panel data and families that change family structure during the course of the panel to control for these fixed and unobserved characteristics.

Finally, we examine whether the relationship between cohabitation and expenditure patterns have changed over a period of time when cohabitation has increased dramatically in prevalence. One might think that as cohabitation has become more common, it might also have become more socially sanctioned, and the types of people who would cohabit have become more like those who would marry. On the other hand, if the relationship between cohabitation and expenditure patterns has not changed over time and if these patterns are potentially detrimental to child well-being, then this suggest that increasing rates of cohabitation might pose increasing risks to child well-being.

In sum, existing research on cohabiting families with children, although sparse, suggests that children in these family types have poorer developmental outcomes than do children in

married-couple families and also, perhaps surprisingly, than children in single-mother-only families. The available evidence provides some hint that these differences might be due to different patterns of "investments" in children in terms of how resources (financial and otherwise) are allocated within different types of families. This suggests the need for an investigation of the composition of investments in children across different family types, holding constant the level of resources available to the family. We draw on a data set that allows us to do just that. Using the CEX, we investigate patterns of spending in cohabiting couple families, married couple families, and single-parent families, paying particular attention to spending on goods that might be more or less beneficial to children's development.

3.   Data and Measures

We use data from the 1982 through 1998 panels of the CEX. The CEX, which is collected by the Census Bureau under contract from the Bureau of Labor Statistics, is a nationally representative survey of roughly 5,000 households per year. It contains information on the characteristics of each household member including their relationships, income and demographics, as well as detailed household-level information on expenditures. Each household is interviewed up to four times at three-month intervals. Three months of expenditure data are collected retrospectively at each quarterly interview for a total of twelve months of expenditure data. All of the statistics and analyses we present have been weighted using the sampling weights provided with the CEX so as to be nationally representative.

In the CEX, a "consumer unit" or family is the basic unit of observation. Importantly, a consumer unit is smaller than a "household" and is meant to include only those household members who depend upon one another and who share expenditures. Thus, a mother and her

9

children who live with her parents (and share expenditures) would constitute a single consumer unit (or family). However, two single women living together as roommates likely would represent two independent consumer units in the CEX. For details of the distinction between a consumer unit and a household in the CEX, please see BLS (2002).[2] In this paper, we use the terms family and household interchangeably.

3.1 Family Structure

We define three different "static" family structures (for our cross-sectional analyses) and three different "dynamic" family structures (for our fixed effect analyses). The three static family structures include: (a) married couples with children, (b) cohabiting couples with children, and (c) single parents with children.[3] Unfortunately, we are not able to distinguish original (two biological parent), married parent-families (i.e., "intact families") from two-parent step-families in these data. We are also not able to distinguish cohabiting couples that include one vs. two biological parents.

Our three dynamic family structures include: (a) single parent households that become cohabiting couple households (a cohabitor moves in), (b) cohabiting couple households that become single parent households (a cohabitor moves out), and (c) cohabiting couple households that become married couple households (the mother marries her cohabiting partner).

---

[2] According to the BLS, a consumer unit consists of any of the following: (1) All members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others or living as a roomer in a private home or lodging house or in permanent living quarters in a hotel or motel, but who is financially independent; or (3) two or more persons living together who use their incomes to make joint expenditure decisions. Financial independence is determined by the three major expense categories: Housing, food, and other living expenses. To be considered financially independent, at least two of the three major expenditure categories have to be provided entirely or in part by the respondent. In regard to the CEX, the BLS uses the terms consumer unit, family, and household are used interchangeably for convenience. However, the proper technical term in the CEX is consumer unit BLS(2002).

[3] Single parent families, in our sample, can also contain other adults such as grandparents or siblings.

10

The CEX does not contain a direct measure of cohabitation so we rely upon an inferred measure. Several papers have explored the validity of inferred measures of cohabitation relative to direct measures. Casper and Cohen (2000) compare two inferred measures—the POSSLQ and what they call the "adjusted" POSSLQ—with direct measures of cohabitation in the Current Population Survey (CPS). The POSSLQ—"persons of opposite sex in shared living quarters"—defines a cohabiting household as one with two unrelated individuals of opposite sex living in a household with no other individuals over the age of 15. The "adjusted" POSSLQ also includes households in which there are other individuals above the age of 15 related to one of the adults (often the children of one of the adults). They find that relative to the direct measure of cohabitation—"unmarried partner"—available in the CPS after 1995, the inferred measure based on POSSLQ is an underestimate while the inferred measure based on the "adjusted" POSSLQ does a better job.

Baughman, Dickert-Conlin, and Houser (2002) compare direct and inferred measures of cohabitation in the SIPP and in the CPS. The SIPP began asking about "unmarried partners" beginning only in the 1996 panel of the SIPP. They construct four different inferred measures of cohabitation. In the first, a cohabitor is an individual who is unmarried, of opposite sex of the household head, unrelated to the household head, and in a household where the head is unmarried. In the second, they add the additional restriction that the age difference between the potential cohabitor and the household head must be 10 years or less. The third is the POSSLQ and the fourth uses the predicted values from a logit model of the direct measure of cohabitation. They find that while the last two inferred definitions best replicate the population cohabitation rates, they tend to miss an important demographic group—cohabiting couples with children. To identify cohabiting couples with children, the authors recommend using either of the first two

11
12

inferred measures. As we will describe below, the inferred measure of cohabitation that we use, based on SIPP data, is the second one from Baughman, Dickert-Conlin, and Houser (2002) which is similar to, but not exactly the same as, the "adjusted" POSSLQ suggested by Casper and Cohen (2000).

Our inferred definition of cohabitation follows that used by Baughman, Dickert-Conlin, and Houser (2002) and is as follows. We define cohabiting couples as those families that contain both an unmarried family head and an unmarried and unrelated adult of the opposite sex. This may lead to a certain degree of mismeasurement. Manning (1995, reported in Bauman 1999) found that 75% of opposite-sex adults sharing living quarters were also self-identified cohabitants in the 1990 census. In turn, 80% of self-identified cohabitants were classified correctly based on the opposite-sex housemate criterion. Similarly, Baughman, Dickert-Conlin, and Houser (2002) find a cohabitation rate of 4.9% using direct measures from the 1996 SIPP and a 7% cohabitation rate using inferred measures.[4]

3.2 Expenditure Data

We examine 14 expenditure categories: (1) food to be consumed in the home, (2) food to be consumed outside of the home (at restaurants etc.), (3) alcohol and tobacco, (4) housing expenses (rent and renting related expenses, mortgage and mortgage related expenses, and home improvements), (5) non-mortgage interest, (6) furniture, appliances and related expenses, (7) home maintenance, (8) clothing (adult clothing and shoes, children's clothing and shoes, and clothing services), (9) transportation (car purchases, car leases, other private transportation expenses, motor fuel, car repairs, car insurance, public transportation expenses), (10) utilities, (11) health care, (12) entertainment expenses, (13) personal care, and (14) education.

Our unit of observation is the share of total expenditures spent on each of these 14 categories of expenditure by a household in a quarter (3-month period). Because health and education expenditures in a given quarter may be negative (because of reimbursements etc.), it is possible for expenditure shares to exceed one. To avoid this outcome, we drop those few households who report negative expenditures in any category from the sample.

3.3 Demographic Controls

The demographic controls we use are total family income (deflated to 1982-1984 dollars using the Consumer Price Index), race (white, non-white) of the head, educational attainment of the head (indicator variables for being a high school dropout, high school graduate, some college, or college graduate), age of the head, the number of male adults in the family, the number of female adults in the family, the number of boys (ages 2 to 17) in the family, the number of girls (ages 2 to 17) in the family, and the number of infants.

3.4 Sample Description

122,228 households were interviewed in the 1982 through 1998 panels of the CEX. We kept only those (44,614) families with children. Of those, we excluded 93 households with multiple potential cohabitors and 1,020 households with negative after-tax family income or negative expenditures in any category (health and education are the only ones that have negative values). Finally, we drop the 10,714 cases with any missing data. Our final sample consists of 32,787 households. Because households were interviewed up to four times, our total sample size is 90,307. In our statistical analyses, we adjust our standard errors to account for repeated household observations.

---

[4] Using our definition, it is possible for more than one person in a household to be identified as the "cohabitor" of the household head. In our data, this problem occurred only 305 times and represented 6% of the potential cohabiting couples. As we discuss below, we dropped these cases from our sample.

13

Table 1a reports the prevalence of the three static family structure types as of each household's first interview and using all four interviews. As of the first interview, 72.36% of households with children consist of married couples with children, 23.62% consist of single parents, and 4.02 % are cohabiting couples with children. The percentages of households that are single parent or cohabiting households are slightly smaller when all four interviews are used, suggesting that these two family structure types are more likely to attrit from the panel than are married couple families.

The prevalence of cohabitation has been increasing over time in the CEX as shown by Figure 1. In the early 1980s, cohabitation was relatively rare—approximately 3% of all households were cohabiting households. By 1998, this percentage had risen to 7% of all households. The prevalence of cohabitation with children has also risen dramatically over this period, from 1 % to 4 % of all households. These percentages compare with those from other national data sets, for example, the National Survey of American Families and the Survey of Income and Program Participation (Baughman, Dickert-Conlin, and Houser 2002; Brown 2002; Kalil, DeLeire, Jayakody, and Chin 2002).

Table 1b reports the prevalence of the dynamic family structures in the CEX. In our sample, 1055 single parent families experience a cohabitor moving in or moving out. 419 cohabiting couples get married during the course of the panel. These families represent only a tiny fraction of families with children.

Table 2 reports descriptive statistics for all households in the CEX, as well as for married couple households with children, cohabiting couple households with children, and single-mother only households with children. Cohabiting couples with children are younger, poorer, have less education, and more likely to be non-white than married couples with children. Compared to

14

single-mother-only families with children, they are younger, have younger children, have more adult males, and have more income.

4.   Methods

To answer our specific questions—namely to (1) determine the composition of expenditures of cohabiting couples with children compared with those of married couples with children and with single parents; (2) exploit the panel aspect of the CEX to allow for fixed and unmeasured characteristics of families and to determine how expenditure patterns of families change when a cohabitor joins a family and when a cohabiting couple marries; and (3) determine whether the relationship between cohabitation and expenditure patterns has changed over time (from 1982 to 1998)—we employ a variety of statistical methods which we describe in detail in the following sections.

4.1 Cross-sectional comparisons

To determine whether expenditure patterns differ between cohabiting couples with children, married couples with children, and single parents, we first use cross-sectional methods to compare across groups. That is, we compare mean expenditure shares both with and without controls for demographic characteristics,

$$s_j = X'\beta_j + \theta_j Cohab + \varepsilon_j \tag{1}$$

where:
s_j is the expenditure share for expenditure category j;
X is a set of demographic characteristics; and
Cohab is an indicator variable that equals one for cohabiting couples with children.

Because the functional form of the relationship between the demographic variables is unknown and because the relationship may vary across groups, we also employ two additional

15

16

techniques to compare a cross-section of cohabiting couples with children with married couples with children and with single parents. These are the Blinder-Oaxaca decomposition (Blinder 1973; Oaxaca 1973) and matching methods (Heckman, Ichimura, and Todd, 1997, 1998; Heckman, LaLonde, and Smith, 1999). Both techniques control for observable variables in comparing the expenditure shares of cohabiting couples with those of married couples and single parents but do so in a more flexible way than does linear regression.

The Blinder-Oaxaca decomposition works as follows. Say we want to determine how much of the average difference in the share spent on a given expenditure good between cohabiting couples with children and married couples with children can be explained by differences in their mean demographic characteristics and how much is left unexplained. But, rather than restricting the relationship between the demographic controls and expenditures to be identical across the two groups, we want to allow these to differ. Thus, we run a linear regression of each expenditure share on the demographic controls separately for cohabiting couples with children and for married couples with children,

$$s_{ij} = X_i{}'\beta_{ij} + \varepsilon_{ij} \ for \ i = 1, 2 \qquad (2)$$

where:
1 indicates cohabiting couples with children and
2 indicates married couples with children.

We then decompose the average difference in expenditure shares between the two groups into an "explained" component (resulting from the mean difference in the control variables between the two groups) and an "unexplained" component (resulting from the difference in both the constants and the slope parameters across the two specifications):

$$\bar{s}_{1j} - \bar{s}_{2j} = \left(\overline{X}_1 - \overline{X}_2\right)\beta_{2j} + \overline{X}_1\left(\beta_{1j} - \beta_{2j}\right) \qquad (3)$$

16

17

The first term on the right hand side of equation (3) is the "explained" component of the difference while the second term is the "unexplained" component. Equation (3) uses the parameters of the married-couple equation as weights for the differences in the mean characteristics of the two groups. An equally valid decomposition would use the parameters of the cohabiting-couple equation as weights.[5]

To determine how important cohabitation (or unobserved characteristics of cohabiting couples) is in explaining differences in expenditure shares between cohabiting couples and married couples with children, one simply determines what fraction of the percentage point difference in expenditure shares is left unexplained.

Matching techniques were designed for comparing outcomes across two non-experimentally assigned groups. Unlike other statistical techniques that are concerned with unobservable differences between the two groups to be compared (for example, instrumental variable techniques or fixed effects analyses), matching is meant to control for observable differences between the two groups in a flexible (non-parametric) way. More importantly, it is designed to compare cohabiting-couple families to married-couple families who look "similar" on observable characteristics. For example, suppose all cohabiting couples had low education and low-incomes while married-couple families could be both high or low income and education. The matching estimator essentially would only use those married couple families who had low education and low income to estimate the effect of cohabitation on expenditures.

Like linear regression, matching requires that there are no unobservable differences between the two groups being compared. To implement the matching technique, one first estimates a probit for being in the "treatment group"—in our case for being a cohabiting couple

---

[5] The decomposition would then be: $\bar{s}_{1j} - \bar{s}_{2j} = \left(\overline{X}_1 - \overline{X}_2\right)\beta_{1j} + \overline{X}_2\left(\beta_{1j} - \beta_{2j}\right).$

17

with children. For each cohabiting household, one then determines the married-couple household that is its "nearest neighbor" in terms of the probit index—these two observations constitute a "matched pair."

For each matched pair, one calculates the difference between expenditure shares and averages over all the matched pairs,

$$\frac{1}{n^c} \sum_{k \in \{C\}} s_k^C - s_k^M \tag{4}$$

where:
s_k^C is the expenditure share of the cohabiting household in matched pair k;
s_k^M is the expenditure share of the married household in matched pair k; and
n^c is the number of cohabiting couples with children in the sample.

For all of these methods, we also compare the expenditure shares of cohabiting couples with children households with those of single parents.

All of the cross-sectional comparisons we employ suffer from the possibility of selection bias stemming from the fact that cohabiting households may differ from married households (or from single parent households) in terms of unobservable characteristics. If so, then these methods will not be measuring the causal effect of cohabitation on expenditures. That is, we would not be able to conclude that the expenditure patterns of these households would be different had the couple been married (or had there not been a cohabitor present in the family). However, we want to stress that even if these cross-sectional comparisons cannot be used to make causal inferences regarding the impact of cohabitation, they can be useful in explaining why children who grow up in cohabiting households fare poorly relative to children who grow up in married households or in single parent households. The majority of the literature demonstrating the deleterious consequences of living in a cohabiting arrangement for children is based on cross-sectional comparisons as well (but see Dunifon and Kowaleski-Jones, 2002, for

18

an exception). Therefore, even if the impacts of cohabitation on children's development and on family expenditure are not causal, our analysis may help to explain why children who grow up in these households fare poorly. That is, we may be able to correctly identify those "environmental" factors that determine the poor outcomes of cohabiting children, even if these factors do not result from cohabitation itself.

4.2 Panel data methods

To address the concern that cohabiting households differ from married households (and single parent households) in unobservable ways, we employ fixed effects analyses. Fixed effects analyses use panel data and allow for unobserved and unchanging characteristics of households that might be correlated with decision to cohabit (or with other observable household characteristics).

To the extent that these fixed and unmeasured characteristics lead to bias in the OLS estimates (and similarly in the decomposition analyses and in the propensity score analyses), fixed effects methods can yield more accurate estimates of the causal impact of cohabitation on expenditure. The downside of these methods is, first, that they are identified only from households that change family structure over the course of the one-year panel. These households may differ systematically from other, more stable, households. Second, they can only identify the short-term (less than one-year) impact of family structure on expenditures. To the extent that many of the expenditure items we examine are flow items meant for short-term consumption, this may not be a problem. However, these methods might be ill suited to measure the impact of family structure on durable goods expenditure. Third, fixed effects methods can exacerbate measurement error bias.

19

20

To implement these fixed effects techniques, we exploit the panel aspect of the CEX. Recall that each household is interviewed up to four times over the span of a year. Thus our empirical model is now:

$$s_j = X`\beta_j + \theta_j Cohab + \phi + \varepsilon_j \qquad (5)$$

where:
s_j is the expenditure share for expenditure category j;
X_i is a set of demographic characteristics;
Cohab is an indicator variable that equals one for cohabiting couples with children; and
N is the fixed effect.

The fixed effects estimator of the comparison between cohabiting couples and married couples with children is identified from those households that move from being a cohabiting-couple to a married couple (i.e., those households in which the cohabiting couple marries). In this case, there is no change in family structure per se, but there is a change in the legal status of the couple.

The fixed effects estimator of the comparison between cohabiting couples with children and single parents is identified from those households in which a single parent has a cohabitor move in and from a cohabiting household in which the cohabitor moves out. In this both cases, there is a change in family structure.

4.3 Interactions by Year

To determine whether the relationship between cohabitation and expenditure patterns has changed over the 1982 to 1998 period, we add a set of year indicator variables as well as interactions between these indicator variables and the indicator for cohabitation.

$$s_j = X`\beta_j + \sum_k \varphi_k Year_k \theta_j + \sum_k \delta_k Cohab * Year_k + \varepsilon_j \qquad (6)$$

where:
s_j is the expenditure share for expenditure category j;

X_i is a set of demographic characteristics;

Cohab is an indicator variable that equals one for cohabiting couples with children;

Year$_k$ is an indicator variable that equals one if the year is equal to k.

We then test whether the coefficients on the interaction terms display any trend.

5.   Results

5.1 Mean Differences

Table 2 reports the mean expenditure shares for the 14 expenditure categories for married couples with children, single parents, and cohabiting couples with children.   How do cohabitors spend their income?   The most striking difference between how cohabiting and married couples spend their income is in the share spent on alcohol and tobacco; cohabitors spend about twice as much on alcohol and tobacco as married couples spend—4.7% versus 2.4% of their budget. Cohabiting couples also spend a greater fraction of their total expenditure on alcohol and tobacco than do single parents (who only spend 2.6% of their total expenditure on alcohol and tobacco).

There are other differences in average expenditure patterns across household types as well, though none as striking as the difference in alcohol and tobacco expenditure.   Cohabiting couples spend a smaller share of their total expenditure on food in the home than do single parents, but a larger share than do married couples.   Cohabiting couples spend a smaller share on housing than do single parents but a larger share than do married couples.   Cohabiting couples spend less on health than do married couples, and spend more on transportation than do single parents.

We also report the unadjusted raw differences between cohabiting couples with children and married couples and single parents as a percentage of the expenditure share of married couples and single parents respectively in Columns (1) of Tables 3 and 4 respectively.   That is, in

21

Table 3 and 4 we report cohabiting couples' 2.3 percentage point higher budget share for alcohol and tobacco than that of married couples as a 99.48% "unadjusted" difference.

Tables 3 and 4 will summarize the main findings of all of our statistical analyses (described below). For ease of comparison across models, in the summary tables we report all differences in expenditure shares as a percentage of expenditure shares of married couples with children and single parents respectively.

5.2 Linear Regression

Because cohabitors differ from married couples and from single parents in terms of income and other demographic characteristics, we present the percent differences in regression-adjusted expenditure shares in Column (2) of Table 3 (for the comparison between cohabiting and married couples) and in Column (2) of Table 4 (for the comparison between cohabiting couples and single parents). The full set of regression results are reported in Tables A1a, A1b, A2a, and A2b in the Appendix. In all models, we include controls for race, education of the head, age of the head, whether the household head is female, the number of male adults, the number of female adults, the number of boys (aged 2-17), the number of girls (aged 2-17), the number of infants, and the log of total family income deflated to 1982-1984 dollars using the Consumer Price Index. These results show that, controlling for demographic characteristics in a linear regression, cohabiting couples with children (compared with married couples with children) spend a 1.1 percentage point greater share of their total expenditure on food in the home, spend a 2.0 percentage point greater share on alcohol and tobacco, and spend a 1.3 percentage point smaller share on health care. All other differences are either statistically insignificant or are very small in magnitude.

22

We translate these regression results into "linear regression adjusted differences" as a percent of the expenditure shares of married couples with children (in Column 2 of Table 3) and of single parents (in Column 2 of Table 4). As can be seen from Column 2 of Table 3, cohabiting couples spend an especially large share of their total expenditure on alcohol and tobacco in percentage terms. Reported as a percentage of the expenditure share of married couples, cohabiting couples with children spend 90% more on alcohol and tobacco than do married couples. Cohabiting couples also spend 6.5% more on food in the home, 26% less on health care, and 22% less on education than married couples with children.

The results for the linear regressions of expenditure shares of cohabiting couples with children compared with single parents (reported in Appendix Table A2a and A2b) show that cohabiting couples with children spend a 1.4 percentage point smaller share of their total expenditure on food in the home, a 1.6 percentage point greater share on alcohol and tobacco, a 1.1 percentage point smaller share on clothing, and a 2.4 percentage point greater share on transportation. All other differences are either statistically insignificant or are very small in magnitude.

We report these differences in percentage terms in Column 2 of Table 4. As with the comparison with married couples with children, cohabiting couples with children spend 68% more on alcohol and tobacco than do single parents. Cohabiting couples also spend 6% less on food and 20% more on transportation than do single parents.

5.3 Decomposition Analyses

Tables 5 and 6 report the results of the decomposition analyses. As we described in Section 4.1, to conduct the decomposition analyses we estimated linear expenditure share regressions separately for married couples with children, cohabiting couples with children, and

single parents; the results of these regressions are not reported but are available upon request. In these regressions, we control for the same set of variables as we did in the linear regression models reported in Tables A1 and A2 of the Appendix. The mean levels of the control variables for each group are, recall, reported in Table 2.

Table 5 reports the decomposition of the differences between cohabiting couples and married couples with children. We report the mean expenditure shares for cohabiting and married couples in Columns 1 and 2 and the unadjusted percentage point differences in these shares in Column 3. Columns 4 and 5 report the percent of the unadjusted differences that is explained by differences in mean characteristics and the percent that is unexplained. We find that of the 2.3 percentage point unadjusted difference in expenditure shares for food in the home, most—54%—is explained by differences in average household characteristics between the two family types. Likewise, almost all of the differences in housing expenditure shares—75%—is explained in the decomposition. On the other hand, differences in average characteristics cannot explain much of the difference in expenditure shares for alcohol and tobacco or of the differences in expenditure shares for health care. In Column 6, we report the unexplained portion of the difference in the expenditure share as a percentage of the expenditure share for married couples with children. We also report these percentages in Column 3 of Table 3 so they can be compared with the results of the other statistical analyses.

Table 6 reports the decomposition of the differences in expenditure shares between cohabiting couples with children and single parents. While much of cohabiting couples' lower expenditure share for food in the home and higher expenditure share for transportation is explained, for each expenditure category, a substantial unexplained portion remains (in terms of percentage point differences.) In addition, the majority—62%—of the percentage point

24

difference in the share spent on alcohol and tobacco between cohabiting couples and single parents is unexplained. The unexplained differences in expenditure shares as a percent of the expenditure shares for single parents are reported in Column 6 of Table 6 and in Column 3 of the Summary Table of Results— Table 4.

5.4 Matching Methods

Because cohabiting couples with children may differ systematically from either married couples with children or single parents, and because it is unclear what the correct functional form relationship is between household demographics and expenditure shares is, matching estimators provide a "robustness" check to our regression results.

As we described in Section 4.1, to implement a matching estimator one first estimates the probit equations of the relationship between household characteristics—race, education of the head, age of the head, whether the household head is female, the number of male adults, the number of female adults, the number of boys (aged 2-17), the number of girls (aged 2-17), the number of infants, and the log of total family income—and cohabitation. The results of these probit equations are reported in Table A3 of the Appendix. In the first probit model, the sample includes cohabiting couples with children and married couples with children while in the second the sample includes cohabiting couples with children and single parents. All household characteristics predict cohabitation in the expected ways. We use the probit index for each model to match cohabiting couples with children with married couples and with single parents. Recall that the exercise is meant to find those married couples and those single parents who are very similar in terms of observable characteristics (as measured by the probit index) to the cohabiting couples in our sample.[6]

---

[6] To get a sense at how much overlapping support there is in terms of the explanatory variables for expenditure for the three groups, we plotted the kernel density estimates of the probit indexes for married couples and cohabiting

We report the estimated differences in expenditure shares between cohabiting couples with children and married couples as a percent of the expenditure share of married couples with children in Column 4 of Table 3. The results based on the matching estimator are almost identical to those based on linear regression. Cohabiting couples spend a 73% greater share of total expenditure on alcohol and tobacco than do married couples. Cohabitors also spend a 27% smaller share on health care. In contrast to the linear regression results, the matching estimator yields no difference in the share spent on food in the home between cohabiting couples and married couples with children.

The estimated differences in expenditure shares between cohabiting couples with children and single parents as a percent of the expenditure share of married couples with children are reported in Column 4 of Table 4. Cohabiting couples with children spend a 47% larger share on alcohol and tobacco than do single parents. Most other differences are small. The full results from the matching analyses are reported in Tables A4 and A5 of the Appendix. Table A4 reports the results for the differences in expenditure shares for cohabiting couples compared with married couples with children while Table A5 reports the matching estimator results for differences in expenditure shares between cohabiting couples with children and single parents.

The four cross-sectional methods of comparing cohabiting couples with married couples and with single parents answer the question—how do cohabiting couples with children spend their money? All four methods yield similar results. According to these analyses, cohabiting couples do not appear to spend their money in ways beneficial for children. The most striking difference was the larger amount spent on alcohol and tobacco by cohabiting couples. Other

---

couples and those for single parents and cohabiting couples. Both plots demonstrated that while the distributions are differently centered, there is substantial overlap between the distributions.

potentially important differences were found as well—in particular, relative to married couples, cohabiting couples spend less on health care and education.

While these cross-sectional results provide information on the levels of investments made in children by cohabiting couples, they do not prove that these differences are caused by cohabitation. That is, would these cohabitors invest differently if they were married? Do single parents change their expenditure patterns when a cohabitor moves in or out? To address these questions, we turn to our fixed effects analyses.

5.5 Fixed Effects Analyses

Because the CEX is a panel, we can estimate expenditure share fixed effects regressions for cohabitation versus marriage. These models are identified from the 419 cohabiting couples who become married over the course of the one-year panel. The full set of results is reported in Tables A6a and A6b of the Appendix. We summarize the results of these models in Column 5 of Table 3 and report the results as the difference in expenditure shares as a percent of the expenditure share of married couples. The results indicate that cohabitation leads to a 6.6% higher expenditure share for food in the home, a 9.8% higher share for housing, a 22% smaller share for clothing, and a 15% higher share for utilities. In contrast to the results from the cross-sectional analyses, the fixed effects results do not show a difference in the alcohol and tobacco expenditure between cohabiting and married couples with children. That is, cohabiting couples who get married do not reduce the share spent on alcohol and tobacco.

We also estimate expenditure share fixed effects regressions for cohabitation versus single parenthood. These models are identified from the 1055 households in which a cohabitor moves in with a single parent or a cohabitor moves out leaving a single parent behind. The full set of results for these fixed effects models are reported in Tables A7a and A7b of the Appendix.

27

The results show that relative to single parents, cohabiting couples spend less on food out of the home (12%), more on alcohol and tobacco (30%), more on transportation (27%), and less on utilities (13%). We should stress that in all of these models we control for the number of adult males and the number of adult females. Therefore, the effects of an additional cohabitor in the household are above that of simply adding another adult male (or adult female). Therefore, these fixed effects models confirm the findings of the cross-sectional analyses that cohabiting couples spend a larger share on alcohol and tobacco than do single parents. In other words, when a cohabitor moves in, we estimate that the share spent on alcohol and tobacco increases by 30%. Likewise when a cohabitor moves out, the share spent on alcohol and tobacco decreases by 30%.

5.6 Interactions by Year

To address our final question of whether the relationship between cohabitation and expenditure patterns changed from 1982 to 1998 when cohabitation rates in the U.S. have increased, we estimate linear models with time interactions. To do this we estimated linear regressions for expenditure shares for cohabiting couples with children compared with married couples with children and for cohabiting couples with children compared with single parents in an analogous way as in section 5.2. We added both year indicator variables and interactions between the year indicator variables and the cohabitation dummy. The full set of these regression results are not reported but are available upon request.

To determine whether the effect of cohabitation has changed over time, we report the coefficients on the interaction terms between the year indicator variables and the cohabitation dummy in Tables 7 and 8. In both tables we also report the results of a linear regression that includes a time trend and a time trend interacted with cohabitation. The coefficients on the dummy variables indicate that the relationship between cohabitation and the share spent on most

28

expenditure categories is variable from year to year, but is roughly flat. The trend lines, while often statistically significant, are usually small. There are exceptions. When comparing cohabiting couples with children with married couples with children, the find that the relative share spent by cohabiting couples on food in the home and on alcohol and tobacco has been increasing over time, while the share spent on health care has been decreasing. When comparing cohabiting couples with children with single parents, we find that the relative share spent by cohabiting couples on food in the home has been decreasing, the share spent on alcohol and tobacco has been increasing, and the share spent on transportation has been increasing.

Table 9 compares the demographic characteristics of cohabiting families with children across three time periods: 1982 to 1986, 1987 to 1993, and 1994 to 1998. Over the time frame examined by our analysis, cohabiting families with children are becoming older, slightly larger, and poorer, although these differences are not large.

5.7 Summary of Regression Results

Our main results are summarized in Tables 3 and 4. The cross-sectional analyses—comparison of means, OLS regressions, decompositions, and matching methods—all show that cohabiting couples with children spend substantially more on alcohol and tobacco—73% to 99% more depending upon method—than do married couples with children. They also spend less on health care—24% to 36% less—and less on education—17% to 34% less.

The dynamic analyses yield a different picture, however, and provide insight into causal relationships. The fixed effects estimates suggest that cohabitors who marry reduce money spent on food in the home, increase clothing expenditure, and reduce expenditure on utilities. Importantly, they do not reduce the amount of money they spend on alcohol and tobacco. Thus, while the cross-sectional analyses show large differences between cohabiting and married-couple

29

families, the fixed-effects analyses suggest that this is not a causal role of post-childbearing marriage.

Compared with single parents, the cross-sectional methods show that cohabiting couples also spend more on alcohol and tobacco—47% to 88% more—and less on food in the home and more on transportation. The fixed effects analyses show a smaller, but potentially important, increase in alcohol and tobacco expenditure when a cohabitor moves in—an increase of 30% (these analyses also imply that alcohol and tobacco expenditures decrease by this same amount when a cohabitor moves out). These households also spend more on transportation and less on utilities.

6.   Discussion

Our results indicate that cohabiting couples with children spend a far greater share of their income on alcohol and tobacco—73% to 90% more controlling for observable characteristics in a cross section—than married couples with children spend. How do these couples pay for this excess consumption of alcohol and tobacco? The results suggest that they spend less on health care and education than married couples with children spend. Similarly, our results also indicate that relative to single parents, cohabiting couples spend more on alcohol and tobacco as well as more on transportation.

These findings suggest that one reason that children living in cohabiting unions fare poorly relative to children living in families with married parents (and relative to children living with single parents) is that cohabitors do not spend their income in ways beneficial to healthy child development. Not only are the resources spent on alcohol and tobacco not available to be invested productively in children—perhaps though education and medical care—but the fact that

30

the adults in the household are drinking also likely has deleterious effects on their ability to be nurturing parents.

The fixed effects results suggest that it is not the legal status of cohabitation that is the key issue, but rather it is something about the men who are cohabitors—alcohol and tobacco expenditure does not decrease when cohabitors marry. However, these results are subject to two caveats. First, the panel is short (only one year) so that any benefits of marriage may not yet be apparent. Second, cohabiting couples who eventually marry might differ systematically from cohabiting couples who do not.

As mentioned previously, a limitation of our data is that we cannot distinguish cohabitors who are the child's biological fathers from those who are not. This difference in genetic relatedness may be associated with differences in consumption patterns. As a sensitivity test, we conducted the analyses separately for those families with any young children (under the age of 2) and those with only older children, based on the hypothesis that cohabiting families with very young children are more likely to include a biological cohabitor given the average duration of cohabiting unions (Bumpass and Sweet 1989). These results (available upon request) did not show any differences from the patterns illustrated in the aggregated sample.[7] This suggests that our results derive not from differences in biological relatedness, per se, but rather from characteristics associated with the cohabiting relationship or with men who would marry versus. cohabit.

Our results provide a potential explanation for why children who grow up in cohabiting households fare poorly developmentally—these children live in households with almost twice as much drinking and smoking taking place. Using fixed-effects techniques to account for the

---

[7] We also compared cohabiting families with only children under the age of 2 with those with any older children and found no differences.

31

endogeneity of parental substance use, Chatterji and Markowitz (2000) find causal impacts of maternal alcohol (and drug) use on children's behavior problems in a national sample. More specifically, the number of days alcohol was consumed in the past month was associated with increases in children's behavior problems. Parental substance use might negatively affect children's mental health by decreasing the quantity or the quality of parental inputs. Substance use can affect parents' ability to monitor or supervise their children, or it could affect the emotional quality of the parent-child relationship, all of which could negatively affect child development (McLoyd 1998). Substance use by the cohabiting couple may be associated with a higher likelihood of domestic violence (Markowitz and Grossman 1998), which could negatively affect children's adjustment, either through their witnessing violence or their also being the victims of it.

Interestingly, despite the increasing prevalence of cohabitation, cohabiting couples have not become more similar to married couples in terms of their expenditure patterns. For most items we did not observe any interactions between cohabitation and year of the survey or a large time trend. Exceptions included, interestingly, alcohol and tobacco and health care. However, cohabiting couples have been spending an increasingly greater share on alcohol and tobacco and an increasingly smaller share on health care. This suggests that any kind of positive "social sanctioning" of cohabitation (that might arise from its increased prevalence) has not been associated with positive changes in these families' behavior (in terms of expenditures).

While our results suggest that one reason children who grow up cohabiting households fare poorly is related to alcohol consumption, our results do not demonstrate that cohabitation is causally related to increased alcohol expenditure or to poorer child outcomes. First, our panel data results cast doubt on any causal effect of cohabitation. Rather, they imply that the increased

32

alcohol expenditure is related to the presence of an adult (usually a male) who is (most likely) unrelated to the children in the household.[8]   Because alcohol and tobacco expenditures increase when a cohabitor moves in and decreases when he moves out, and does not change when he marries the mother, we know that this expenditure behavior is associated with the presence of a cohabitor. It is not the case that single parents who live with a cohabitor were already spending more on alcohol and tobacco. However, there may be a role for unmeasured characteristics of mothers who choose men who would make these kinds of expenditure decisions. Further research on this topic is needed.

Our results provide one suggestion that cohabiting households share their resources differently than do married-couple households. This may reflect cohabitors' propensity to purchase items that serve personal priorities rather than children's needs and may be an indicator of other, unmeasured ways in which cohabitants' contributed resources (such as, e.g., time, affection) to partners and their families differ from those of married couples. These differences in other inputs to child well-being could also help to explain children's relatively poorer adjustment in cohabiting couple households and should be explored in future research.

What implications do our results have for public policy? Our results support Bauman's (1999) finding that cohabitors do not share their income—or at least do not spend it in ways beneficial to partners and children in the household—in the same way that spouses do. This finding suggests that the income of cohabitors should be partially discounted in calculating

---

[8] In a separate set of fixed effects analyses, not reported in the paper but available upon request, we examined the sample of single parent households that become married households over the course of the panel. These transitions most likely represent the formation of step-families (although it is not possible for us to distinguish step-families from biological families in the CEX). These step-family formations—similar to the case where cohabitors move in, are associated with an increased share of total expenditure being spent on alcohol and tobacco.

poverty statistics and for the determination of program eligibility (Carlson and Danziger, 1999, Citro and Michael, 1995).

35

References

Bauman, K. (1999). Shifting family definitions: The effect of cohabitation and other nonfamily household relationships on measures of poverty. *Demography* 36: 315-326.

Blinder, A. (1973). Wage discrimination: Reduced form and structural estimates. *Journal of Human Resources* 8:436-55.

Bureau of Labor Statistics, U.S. Department of Census (2002). Consumer Expenditure Survey: Frequently Asked Questions. http://www.bls.gov/cex/csxfaqs.htm#q3, last modified Feb 22.

Bradley, R., Corwyn, R., Burchinal, M., McAdoo, H., & Garcia-Coll, C. (2001). The home environments of children in the United States Part II: Relations with behavioral development through age 13. *Child Development, 72*, 1868-1886.

Brown, S. (2000). The effect of union type on psychological well-being: Depression among cohabitors versus marrieds. *Journal of Health and Social Behavior, 41*, 241-255.

Brown, S. (2002). Child well-being in cohabiting families. In A. Booth and A. Crouter (Eds), *Just living together: Implications of cohabitation for children, families, and social policy* (pp. 173-188). Mahwah, NJ: Lawrence Erlbaum.

Brown, S. and Booth, A. (1996). Cohabitation versus marriage: A comparison of relationship quality. *Journal of Marriage and the Family, 58*, 668-679.

Bumpass, L. and Lu, H. (2000). Trends in cohabitation and implications for children's family contexts in the United States. *Population Studies* 54: 29-42.

Bumpass, L. and Sweet, J. (1989). Children's experience in single parent families: Implications of cohabitation and marital transitions. *Family Planning Perspectives* 21:256-260.

Carlson, M. and Danziger, S.H. (1999). Cohabitation and the measurement of child poverty. *Review of Income and Wealth, 45*, 179-191.

Carlson, M., & McLanahan, S. (2001, April). Shared parenting in fragile families. Paper presented at the Biennial Meetings of the Society for Research in Child Development, Minneapolis, MN.

Case, A., Lin, I., and McLanahan, S. (2000). How hungry is the selfish gene? *Economic Journal*, 110: 781-804.

Case, A. and Paxson, C. (2000). Mothers and others: Who invests in children's health? *Journal of Health Economics*, 20: 301-328

Chatterji, P. and Markowitz, S. (2000). *The impact of maternal alcohol and illicit drug use on children's behavior problems: Evidence from the children of the National Longitudinal Survey of Youth*. Cambridge, MA: National Bureau of Economic Research, Working paper 7692.
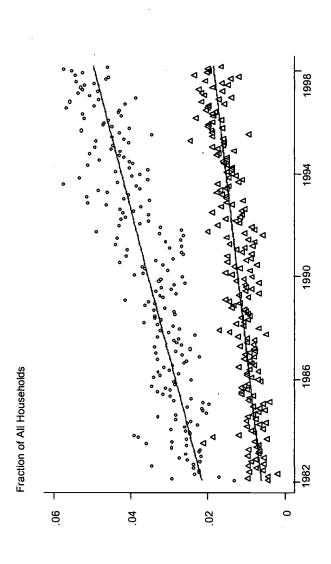
35

Citro, C. and Michael. R. (1995). *Measuring poverty: A new approach.* Washington, DC: National Academy Press.

Clarkberg, M., Stolzenberg, R., and Waite, L. (1995). Attitudes, values, and entrance into cohabitational versus marital unions. *Social Forces* 74:609-634.

Duncan, G. and Brooks-Gunn, J. (1997). *Consequences of growing up poor.* New York: Russell Sage Foundation.

Dunifon, R. and Kowaleski-Jones, L. (2002). Who's in the house? Race differences in cohabitation, single-parenthood and child development. *Child Development*, forthcoming.

Emory, R.E., M. Waldron, K. M. Kitzmann, and J. Aaron (1999). Deliquent behavior, future divorce or nonmarital childbearing, and externalizing behavior among offspring: A 14-year prospective study. *Journal of Family Psychology* 13(4):568-79.

Graefe, D. and Lichter, D. (1999). Life course transitions of American children: Parental cohabitation, marriage, and single motherhood. *Demography 36*: 205-218.

Hao, L. (1996). Family structure, private transfers, and the economic well-being of families with children. *Social Forces* 75:269-292.

Heckman, James, Hideo Ichimura, and Petra Todd (1997). Matching as an econometric evaluation estimator: evidence from evaluating a job training program. *Review of Economic Studies* 64: 605-54.

Heckman, James, Hideo Ichimura, and Petra Todd (1998). Matching as an econometric evaluation estimator. *Review of Economic Studies* 65: 261-94.

Heckman, James, Robert LaLonde, and Jeffrey Smith (1999). The economics and econometrics of active labor market programs. In Ashenfelter O. and Card D, (eds) *Handbook of Labor Economics Vol 3A.* North-Holland: Amsterdam.

Kalil, A., T. DeLeire, R. Jayakody, and M. Chin (2002). Variations and transitions in living arrangements of single-mother families. Unpublished manuscript, University of Chicago.

Kenney, C. and McLanahan, S. (2001). Are cohabiting relationships more violent than marriages? Unpublished manuscript, Princeton University: Office of Population Research.

London, R. (2000). The interaction between single mothers' living arrangements and welfare participation. *Journal of Policy Analysis and Management* 19:93-117.

Manning, W. (2002). The implications of cohabitation for children's well-being. In A. Booth and A. Crouter (Eds), *Just living together: Implications of cohabitation for children, families, and social policy* (pp. 121-152). Mahwah, NJ: Lawrence Erlbaum.

Manning, W. and Lichter, D. (1996). Parental cohabitation and children's economic well-being. *Journal of Marriage and the Family* 58:998-1010.

Markowitz, S. and Grossman, M. (1998). Alcohol regulation and violence toward children. Cambridge, MA: National Bureau of Economic Research, Working paper 6359.

McLanahan, S. and Sandefur, G. (1994). *Growing up in a single parent family: What hurts, what helps.* Cambridge, MA: Harvard University Press.

36

McLoyd, V. (1998). Socioeconomic disadvantage and child development. *American Psychologist, 53,* 185-204.

Morrison, D. (2000). The costs of economic uncertainty: Child well-being in cohabiting and remarried unions following parental divorce. Paper presented at the Annual Meetings of the Population Association of American, Los Angeles, CA

Nelson, S., Clark, R., and Acs, G. (2001). Beyond the two-parent family: How teenagers fare in cohabiting couple and blended families. Available on-line at http://newfederalism.urban.org/html/series_b/b31/b31htm.

Oaxaca, R. (1973). Male-female wage differentials in urban labor markets. *International Economic Review* 14:693-709.

Thomson, E., Hanson, T., and McLanahan, S. (1994). Family structure and child well-being. *Social Forces* 73: 221-242.

Thomson, E., McLanahan, S., and Curtin, R. (1992). Family structure, gender, and parental socialization. *Journal of Marriage and the Family* 54: 368-378.

Thomson, E., Mosley, J., Hanson, T., and McLanahan, S. (2001). Remarriage, cohabitation, and changes in mothering. *Journal of Marriage and the Family, 63,* 370-380.

United States Census Bureau. 1998. Household and family characteristics: March 1998. *Current Population Series* P20-515. Washington, D.C.

Figure 1: Trends in Cohabitation and Cohabitation with Kids: 1982 to 1998

Note: Each point represents a monthly cohabitation rate defined as the number of cohabiting households interviewed in that month. Rates were calculated using the sampling weights provided by the BLS. Circles represent cohabitation rates for all cohabiting couples (with or without kids) while triangles represent cohabitation rates for cohabiting couples with kids.

38

39

40

Table 1a: Prevalence of Static Family Structure Types

	At First Interview Only		Observations from All Four Interviews	
	Percent of All Families With Children	Number	Percent of All Families With Children	Number
Married Couple	72.36%	31691	73.77%	90603
Single Parent	23.62%	10066	22.63%	26848
Cohabiting Couple	4.02%	1744	3.60%	4395

Note: The CEX does not distinguish step-families from married-couple families; nor does it distinguish between cohabiting families where both cohabitors are the biological parents of the child from those where only one cohabitor is biologically related to the child.

Table 1b: Prevalence of Dynamic Family Structure Types

	Percent of All Families With Children	Number
Cohabitor Moves In/Out	0.26%	1055
Cohabiting Couple Marries	0.09%	419

Note: The number of dynamic family structure types is determined by using all four interviews to identify families that change from (a) being a single parent family to being a cohabiting couple family (and vice-versa) and (b) being a cohabiting couple family to being a married parent family. Prevalence rates are these numbers as a percentage of the number of families at the first interview.

Table 2: Summary Statistics by Family Structure

Variable	Married Family Mean	S.D.		Cohabiting Family Mean	S.D.	Single Parent Family Mean	S.D.	
Age of Head	38.10	9.52	*	32.86	9.62	37.31	12.04	*
Number of Male Adults	1.23	0.57	*	1.12	0.53	0.41	0.70	*
Number of Female Adults	1.24	0.54	*	1.19	0.50	1.23	0.71	*
Number of Boys	0.76	0.82	*	0.67	0.79	0.72	0.81	
Number of Girls	0.73	0.80	*	0.66	0.79	0.70	0.80	#
Number of Babies	0.23	0.45	*	0.27	0.48	0.17	0.42	*
Family Size	4.19	1.20	*	3.92	1.20	3.24	1.39	*
Non-white	0.13		*	0.22		0.37		*
High School Dropout	0.18		*	0.27		0.31		*
High School Grad	0.32			0.41		0.35		*
Some College	0.23		*	0.24		0.24		
College	0.14		*	0.05		0.07		*
Female Head	0.15		*	0.52		0.87		*
Quarterly Expenditure	5897.21	5205.47	*	4336.73	3423.05	3250.45	3601.13	*
Annual Income	24666.86	20287.30	*	16743.83	14945.29	11070.48	10978.92	*
Log Real Income	9.88	1.04	*	9.41	1.09	8.99	1.02	*
Share spent on:								
Food In	17.24%		*	19.15%		22.33%		*
Food Out	4.26%		*	3.66%		3.48%		#
Alcohol and Tobacco	2.35%		*	4.67%		2.55%		*
Housing	19.68%		*	21.99%		23.02%		*
Interest	1.79%		*	1.36%	-	1.10%		*
Furniture and Appliances	4.85%		*	4.53%		3.86%		*
Home Maintenance	2.73%		*	2.12%		2.19%		
Clothing	4.78%		*	4.41%		5.54%		*
Transportation	17.19%			16.86%		11.99%		*
Utilities	10.33%		*	10.91%		13.07%		*
Health	5.05%		*	3.35%		3.46%		
Entertainment	4.08%		*	3.16%		2.73%		*
Personal Care	1.05%			1.07%		1.23%		*
Education	2.17%		*	1.38%		1.92%		*
Other Expenses	2.45%		*	1.39%		1.54%		*

Note: Statistically different from cohabiting family indicated by *p-value <.001; # p-value < .01. Statistics and number of observations are from each household's *first* interview. Statistics are weighted to be nationally representative using the sampling weights provided by the BLS. Income and expenditures are in real (1982-1984) dollars.

Table 3: Summary Table of Results: Cohabiting Couples with Children vs. Married Couples with Children

	As a Percentage of Expenditure Share of Married Couples with Children				
	(1)	(2)	(3)	(4)	(5)
	Unadjusted Difference	Linear Regression Adjusted Difference	Unexplained Difference from Decomposition Analysis	Matching Estimator Adjusted Difference	Fixed Effect Estimator Adjusted Difference
Share Spent on:					
Food In	13.51%	6.54%	6.05%	2.22%	6.62%
Food Out	-15.09%	-5.86%	-5.42%	-7.15%	-15.73%
Alcohol and Tobacco	99.48%	89.87%	82.91%	73.24%	6.14%
Housing	9.65%	2.38%	2.33%	2.36%	9.83%
Interest	-20.22%	-14.88%	-13.95%	-15.26%	-37.33%
Furniture and Appliances	-12.21%	-5.51%	-5.15%	-3.29%	-15.21%
Home Maintenance	-19.74%	-11.64%	-10.84%	-11.97%	3.11%
Clothing	-10.47%	-7.18%	-6.79%	-3.92%	-21.63%
Transportation	-1.64%	0.73%	0.65%	3.39%	-9.00%
Utilities	11.05%	4.69%	4.27%	2.36%	14.72%
Health	-35.57%	-25.75%	-24.19%	-27.00%	-6.43%
Entertainment	-23.65%	-9.47%	-8.85%	-8.76%	-0.37%
Personal Care	-0.68%	-4.05%	-3.69%	-1.45%	17.45%
Education	-34.09%	-22.32%	-20.87%	-17.14%	-2.13%

43

44

Table 4: Summary Table of Results: Cohabiting Couples with Children vs. Single Parents

Share Spent on:	(1) Unadjusted Difference	(2) Linear Regression Adjusted Difference	(3) Unexplained Difference from Decomposition Analysis	(4) Matching Estimator Adjusted Difference	(5) Fixed Effect Estimator Adjusted Difference
			As a Percentage of Expenditure Share of Single Parents		
Food In	-13.26%	-6.18%	-4.81%	-4.50%	-3.89%
Food Out	4.61%	-13.93%	-11.32%	-16.17%	-11.61%
Alcohol and Tobacco	87.72%	67.77%	53.09%	47.30%	29.76%
Housing	-6.00%	-3.91%	-3.06%	2.80%	-4.11%
Interest	30.87%	19.85%	15.87%	13.60%	2.53%
Furniture and Appliances	14.20%	8.34%	6.63%	6.37%	16.13%
Home Maintenance	1.39%	-5.14%	-4.16%	-14.58%	1.10%
Clothing	-21.41%	-20.50%	-16.29%	-16.33%	-12.98%
Transportation	42.13%	20.61%	16.01%	11.22%	26.52%
Utilities	-15.38%	-2.68%	-2.17%	-7.28%	-13.21%
Health	-7.08%	9.80%	7.75%	7.80%	12.93%
Entertainment	17.30%	2.70%	2.09%	0.34%	-10.16%
Personal Care	-15.13%	-7.36%	-5.67%	-7.56%	-16.99%
Education	-19.80%	-14.86%	-11.90%	-9.68%	-2.28%

Table 5: Results of Decomposition Analysis—Cohabiting Couples with Children vs. Married Couples with Children

| | Budget Share | | Percentage Point Differences | Percent Differences | | Unexplained Difference as a % of Married |
	(1) Cohabiting	(2) Married	(3) Raw	(4) Explained	(5) Unexplained	(6)
Food In	19.38%	17.07%	2.31%	54%	45%	6.05%
Food Out	3.63%	4.28%	-0.65%	68%	36%	-5.42%
Alcohol and Tobacco	4.55%	2.28%	2.27%	19%	83%	82.91%
Housing	21.41%	19.53%	1.88%	75%	24%	2.33%
Interest	1.42%	1.78%	-0.36%	25%	69%	-13.95%
Furniture and Appliances	4.17%	4.75%	-0.58%	54%	42%	-5.15%
Home Maintenance	2.17%	2.70%	-0.53%	50%	55%	-10.84%
Clothing	4.35%	4.85%	-0.51%	41%	65%	-6.79%
Transportation	16.82%	17.10%	-0.28%	144%	-40%	0.65%
Utilities	11.62%	10.46%	1.16%	62%	39%	4.27%
Health	3.30%	5.13%	-1.82%	29%	68%	-24.19%
Entertainment	3.23%	4.23%	-1.00%	66%	37%	-8.85%
Personal Care	1.05%	1.06%	-0.01%	-112%	544%	-3.69%
Education	1.48%	2.25%	-0.77%	34%	61%	-20.87%

47

48

Table 6: Results of Decomposition Analysis—Cohabiting Couples with Children vs. Single Parents

| | Budget Share | | Percentage Point Differences | Percent Differences | | Unexplained Difference as a % of Single |
	(1) Cohabiting	(2) Single Parent	(3) Raw	(4) Explained	(5) Unexplained	(6)
Food In	19.38%	22.34%	-2.96%	68%	36%	-4.81%
Food Out	3.63%	3.47%	0.16%	331%	-246%	-11.32%
Alcohol and Tobacco	4.55%	2.42%	2.13%	42%	61%	53.09%
Housing	21.41%	22.78%	-1.37%	47%	51%	-3.06%
Interest	1.42%	1.08%	0.33%	61%	51%	15.87%
Furniture and Appliances	4.17%	3.65%	0.52%	60%	47%	6.63%
Home Maintenance	2.17%	2.14%	0.03%	356%	-298%	-4.16%
Clothing	4.35%	5.53%	-1.18%	29%	76%	-16.29%
Transportation	16.82%	11.84%	4.99%	63%	38%	16.01%
Utilities	11.62%	13.73%	-2.11%	87%	14%	-2.17%
Health	3.30%	3.56%	-0.25%	186%	-109%	7.75%
Entertainment	3.23%	2.75%	0.48%	84%	12%	2.09%
Personal Care	1.05%	1.24%	-0.19%	79%	37%	-5.67%
Education	1.48%	1.85%	-0.37%	33%	60%	-11.90%

49

50

Table 7a: Expenditure Share Regressions with Time Trend Interactions: Cohabitors with Children versus Married Couples with Children

	(1) Food In	(2) Food Out	(3) Alcohol and Tobacco	(4) Housing	(5) Interest	(6) Furniture & Appliances	(7) Home Maintenance
1983	3.76E-03	2.81E-04	1.33E-02	7.78E-03	-1.73E-03	-1.44E-02	-9.46E-04
	[9.62e-03]	[5.72e-03]	[6.98e-03]	[1.36e-02]	[4.63e-03]	[5.08e-03]	[7.18e-03]
1984	-2.25E-03	-1.39E-02	1.45E-02	2.00E-02	6.37E-04	-8.80E-03	-3.29E-03
	[1.13e-02]	[2.78e-03]	[4.97e-03]	[1.48e-02]	[3.15e-03]	[5.58e-03]	[5.14e-03]
1985	7.58E-03	-5.46E-03	2.61E-02	1.47E-02	-3.58E-03	-8.79E-03	-6.38E-03
	[1.09e-02]	[3.65e-03]	[7.09e-03]	[1.44e-02]	[3.09e-03]	[6.54e-03]	[4.46e-03]
1986	5.59E-03	2.53E-03	2.86E-02	5.76E-03	-5.62E-03	-1.15E-02	-3.23E-03
	[8.85e-03]	[3.53e-03]	[4.76e-03]	[1.35e-02]	[2.38e-03]	[4.64e-03]	[4.76e-03]
1987	2.09E-02	-3.07E-03	1.74E-02	2.06E-02	-9.69E-03	-9.93E-03	-4.28E-03
	[7.96e-03]	[2.96e-03]	[3.70e-03]	[1.10e-02]	[3.31e-03]	[4.47e-03]	[3.77e-03]
1988	2.86E-02	-2.14E-03	2.40E-02	-1.26E-02	8.74E-04	-1.78E-03	-1.31E-02
	[1.50e-02]	[4.74e-03]	[4.70e-03]	[1.23e-02]	[3.67e-03]	[5.17e-03]	[3.20e-03]
1989	3.49E-02	-5.12E-03	2.82E-02	7.95E-03	-3.71E-03	-3.89E-03	-1.10E-02
	[1.61e-02]	[2.90e-03]	[6.19e-03]	[1.50e-02]	[2.82e-03]	[5.04e-03]	[3.48e-03]
1990	2.37E-02	-2.66E-03	2.70E-02	-5.07E-03	-4.52E-03	-6.98E-03	1.06E-03
	[1.09e-02]	[2.89e-03]	[5.51e-03]	[1.10e-02]	[2.70e-03]	[4.78e-03]	[7.52e-03]
1991	8.65E-03	-2.04E-03	2.67E-02	-1.04E-02	-6.00E-03	-2.90E-03	2.19E-03
	[8.32e-03]	[3.21e-03]	[6.55e-03]	[1.25e-02]	[2.41e-03]	[5.46e-03]	[4.66e-03]
1992	7.42E-03	-4.09E-03	1.98E-02	-4.39E-03	-7.04E-03	1.84E-03	1.36E-04
	[9.97e-03]	[2.32e-03]	[3.41e-03]	[1.26e-02]	[1.90e-03]	[5.13e-03]	[4.76e-03]
1993	1.69E-02	-1.35E-03	2.71E-02	-1.95E-02	-3.87E-03	1.31E-03	-3.44E-03
	[7.99e-03]	[2.92e-03]	[4.80e-03]	[1.25e-02]	[1.77e-03]	[5.25e-03]	[3.56e-03]
1994	2.19E-02	2.30E-03	2.32E-02	5.35E-03	-4.34E-03	3.98E-03	-3.37E-03
	[7.68e-03]	[3.39e-03]	[3.81e-03]	[1.12e-02]	[1.73e-03]	[5.34e-03]	[3.70e-03]
1995	3.24E-02	-4.53E-03	1.77E-02	-5.77E-03	-3.35E-03	-7.80E-03	-2.23E-03
	[1.08e-02]	[2.59e-03]	[3.52e-03]	[1.08e-02]	[1.98e-03]	[4.57e-03]	[2.84e-03]
1996	1.20E-02	-6.29E-03	2.10E-02	8.60E-04	-1.02E-04	-1.70E-03	-3.08E-03
	[7.06e-03]	[2.38e-03]	[4.45e-03]	[9.48e-03]	[1.97e-03]	[4.07e-03]	[3.14e-03]
1997	1.24E-02	-3.27E-03	1.37E-02	1.76E-02	-8.87E-04	-2.17E-03	-2.05E-03
	[7.51e-03]	[2.49e-03]	[2.55e-03]	[9.14e-03]	[1.92e-03]	[3.73e-03]	[3.03e-03]
1998	2.60E-02	-1.50E-03	2.15E-02	-9.92E-03	-1.16E-03	-2.07E-03	-4.02E-03
	[8.03e-03]	[2.55e-03]	[3.43e-03]	[1.00e-02]	[2.40e-03]	[3.96e-03]	[2.91e-03]
Time trend	1.48E-03	-2.16E-04	1.64E-03	-5.65E-05	-2.30E-04	-1.90E-04	-2.58E-04
	[2.32e-04]	[7.35e-05]	[1.04e-04]	[2.90e-04]	[5.95e-05]	[1.12e-04]	[8.95e-05]
N	86894	86894	86894	86894	86894	86894	86894

Note: This table reports the results of two separate sets of regressions. The first includes a full set of year dummies and year dummies interacted with a variable indicating cohabitation. The second includes a time trend and a time trend interacted with a variable indicating cohabitation. Only the interactions are reported. All regressions also include controls for race, education, age, gender, number of adult males, number of adult females, number of boys, number of girls, number of babies, log real income, and a control for cohabitation. Standard errors are adjusted for repeat observations on households.

Table 7b: Expenditure Share Regressions with Time Trend Interactions: Cohabitors with Children versus Married Couples with Children

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Transport-			Entertain-	Personal	
	Clothing	ation	Utilities	Health	ment	Care	Education
1983	-4.26E-03	1.72E-02	1.33E-02	-1.81E-02	-1.19E-02	3.15E-03	-9.99E-04
	[7.05e-03]	[1.52e-02]	[9.40e-03]	[6.37e-03]	[3.99e-03]	[4.15e-03]	[7.30e-03]
1984	-5.54E-03	3.42E-02	-6.77E-03	-1.31E-02	-1.96E-03	4.96E-04	-4.05E-03
	[4.25e-03]	[1.79e-02]	[7.36e-03]	[5.75e-03]	[4.14e-03]	[9.69e-04]	[3.98e-03]
1985	-9.43E-03	2.06E-02	-6.25E-04	-2.44E-02	-1.06E-02	7.63E-05	-4.98E-03
	[4.04e-03]	[2.30e-02]	[7.88e-03]	[3.69e-03]	[3.51e-03]	[1.57e-03]	[5.88e-03]
1986	-5.22E-03	-3.66E-03	-1.92E-03	-9.22E-03	9.35E-04	2.29E-03	-2.83E-03
	[3.45e-03]	[1.26e-02]	[7.06e-03]	[4.99e-03]	[4.17e-03]	[1.68e-03]	[3.46e-03]
1987	-4.52E-03	8.22E-04	5.34E-03	-1.13E-02	-5.86E-03	-7.02E-04	-4.27E-03
	[3.29e-03]	[1.08e-02]	[7.47e-03]	[4.33e-03]	[3.25e-03]	[1.07e-03]	[3.53e-03]
1988	-2.21E-03	-6.73E-03	1.31E-02	-1.61E-02	-9.82E-03	-1.23E-03	-4.34E-03
	[4.18e-03]	[1.37e-02]	[7.27e-03]	[4.33e-03]	[2.74e-03]	[1.32e-03]	[4.50e-03]
1989	-6.74E-03	-1.63E-02	1.03E-02	-1.36E-02	-3.79E-03	-1.91E-03	-9.19E-03
	[3.61e-03]	[1.29e-02]	[6.93e-03]	[3.71e-03]	[4.37e-03]	[1.13e-03]	[3.62e-03]
1990	-1.79E-03	-1.92E-03	8.20E-03	-1.99E-02	-3.59E-03	8.99E-04	-8.63E-03
	[3.69e-03]	[1.33e-02]	[6.79e-03]	[5.09e-03]	[4.39e-03]	[1.76e-03]	[3.34e-03]
1991	-7.13E-03	8.93E-03	1.45E-02	-1.25E-02	-2.14E-03	2.11E-03	-9.79E-03
	[3.83e-03]	[1.40e-02]	[6.95e-03]	[5.76e-03]	[3.53e-03]	[1.53e-03]	[2.86e-03]
1992	-2.05E-03	1.29E-02	7.84E-03	-9.62E-03	-1.15E-02	-2.00E-03	-3.52E-03
	[3.31e-03]	[1.26e-02]	[5.65e-03]	[5.32e-03]	[2.56e-03]	[9.05e-04]	[4.47e-03]
1993	-3.27E-03	8.77E-03	1.24E-02	-1.56E-02	1.61E-03	-3.42E-04	-1.18E-02
	[3.13e-03]	[1.17e-02]	[5.40e-03]	[5.37e-03]	[4.41e-03]	[9.55e-04]	[2.07e-03]
1994	-4.53E-03	-1.86E-02	7.56E-04	-1.61E-02	-8.64E-04	-1.10E-03	-4.43E-03
	[2.80e-03]	[9.13e-03]	[5.28e-03]	[5.00e-03]	[2.85e-03]	[9.43e-04]	[4.32e-03]
1995	-5.45E-03	3.38E-03	7.87E-03	-1.63E-02	-5.19E-03	1.12E-04	-5.52E-03
	[3.28e-03]	[1.17e-02]	[4.59e-03]	[4.02e-03]	[2.26e-03]	[1.15e-03]	[3.85e-03]
1996	-2.01E-03	-5.05E-03	1.11E-02	-9.34E-03	-6.33E-03	-1.74E-03	-7.21E-03
	[2.76e-03]	[9.52e-03]	[5.74e-03]	[3.92e-03]	[2.36e-03]	[1.13e-03]	[3.46e-03]
1997	-2.24E-03	1.86E-03	7.81E-03	-1.68E-02	-6.29E-03	-2.86E-04	-1.11E-02
	[3.12e-03]	[1.03e-02]	[6.17e-03]	[3.14e-03]	[2.30e-03]	[1.04e-03]	[2.73e-03]
1998	2.67E-03	-6.52E-03	7.80E-03	-1.12E-02	-4.12E-03	-6.41E-04	-1.23E-02
	[2.72e-03]	[1.14e-02]	[5.24e-03]	[4.22e-03]	[2.16e-03]	[9.56e-04]	[2.65e-03]
Time trend	-2.24E-04	-2.57E-05	6.57E-04	-1.09E-03	-3.82E-04	-4.28E-05	-6.34E-04
	[8.14e-05]	[2.83e-04]	[1.56e-04]	[1.12e-04]	[7.10e-05]	[2.90e-05]	[8.82e-05]
N	86894	86894	86894	86894	86894	86894	86894

Note: This table reports the results of two separate sets of regressions. The first includes a full set of year dummies and year dummies interacted with a variable indicating cohabitation. The second includes a time trend and a time trend interacted with a variable indicating cohabitation. Only the interactions are reported. All regressions also include controls for race, education, age, gender, number of adult males, number of adult females, number of boys, number of girls, number of babies, log real income, and a control for cohabitation. Standard errors are adjusted for repeat observations on households.

46

Table 8a: Expenditure Share Regressions with Time Trend Interactions: Cohabitors with Children versus Single Parents

	(1) Food In	(2) Food Out	(3) Alcohol and Tobacco	(4) Housing	(5) Interest	(6) Furniture & Appliances	(7) Home Maintenance
1983	-1.83E-02	-2.01E-03	7.19E-03	-6.70E-03	2.98E-03	-3.24E-03	4.65E-03
	[1.15e-02]	[5.28e-03]	[7.74e-03]	[1.54e-02]	[4.50e-03]	[5.26e-03]	[7.02e-03]
1984	-3.29E-02	-1.45E-02	1.03E-02	4.97E-03	6.68E-03	4.13E-05	9.59E-04
	[1.27e-02]	[3.29e-03]	[4.98e-03]	[1.63e-02]	[3.24e-03]	[5.84e-03]	[5.37e-03]
1985	-2.23E-02	-7.84E-03	1.97E-02	-2.03E-03	3.91E-03	-4.92E-03	-3.39E-03
	[1.15e-02]	[4.03e-03]	[7.17e-03]	[1.66e-02]	[3.15e-03]	[6.88e-03]	[4.82e-03]
1986	-3.06E-02	2.16E-03	2.04E-02	-1.73E-02	2.15E-03	-2.37E-03	9.47E-04
	[1.02e-02]	[3.87e-03]	[4.84e-03]	[1.44e-02]	[2.41e-03]	[4.92e-03]	[5.15e-03]
1987	-9.33E-03	-2.72E-03	1.06E-02	-5.14E-03	-1.89E-03	1.49E-03	3.23E-03
	[8.80e-03]	[3.16e-03]	[4.04e-03]	[1.21e-02]	[3.42e-03]	[4.81e-03]	[4.14e-03]
1988	-1.91E-02	-2.77E-03	1.52E-02	-3.29E-02	6.49E-03	7.17E-03	-8.17E-03
	[1.51e-02]	[4.91e-03]	[4.80e-03]	[1.36e-02]	[3.76e-03]	[5.48e-03]	[3.80e-03]
1989	-1.55E-04	-5.75E-03	2.10E-02	-1.06E-02	1.79E-04	3.80E-03	-3.87E-03
	[1.48e-02]	[3.34e-03]	[6.17e-03]	[1.50e-02]	[3.10e-03]	[5.44e-03]	[3.79e-03]
1990	-2.27E-02	-3.41E-03	2.11E-02	-9.34E-03	3.96E-04	-1.31E-03	7.12E-03
	[1.21e-02]	[3.06e-03]	[5.52e-03]	[1.21e-02]	[2.87e-03]	[5.29e-03]	[7.95e-03]
1991	-3.30E-02	-4.22E-03	1.92E-02	-2.45E-02	2.09E-03	6.51E-03	7.55E-03
	[1.03e-02]	[3.44e-03]	[6.68e-03]	[1.36e-02]	[2.45e-03]	[5.73e-03]	[4.91e-03]
1992	-3.55E-02	-3.69E-03	1.11E-02	-2.18E-02	-1.25E-04	6.95E-03	4.72E-03
	[1.12e-02]	[2.64e-03]	[3.75e-03]	[1.35e-02]	[2.01e-03]	[5.46e-03]	[4.86e-03]
1993	-2.42E-02	-2.41E-03	2.34E-02	-2.51E-02	1.47E-03	7.31E-03	-1.91E-03
	[9.59e-03]	[3.45e-03]	[4.95e-03]	[1.40e-02]	[1.85e-03]	[5.63e-03]	[3.96e-03]
1994	-2.49E-02	1.30E-03	1.92E-02	-9.58E-04	1.18E-03	1.26E-02	7.41E-04
	[9.29e-03]	[3.62e-03]	[4.02e-03]	[1.19e-02]	[1.81e-03]	[5.69e-03]	[4.15e-03]
1995	-6.65E-03	-5.28E-03	8.95E-03	-1.16E-02	1.29E-03	2.00E-03	1.79E-03
	[1.20e-02]	[2.96e-03]	[3.97e-03]	[1.20e-02]	[2.12e-03]	[4.65e-03]	[3.18e-03]
1996	-2.24E-02	-6.29E-03	1.52E-02	-9.39E-03	4.64E-03	5.26E-03	2.46E-03
	[7.77e-03]	[2.71e-03]	[4.75e-03]	[1.08e-02]	[2.11e-03]	[4.28e-03]	[3.28e-03]
1997	-1.46E-02	-2.61E-03	1.13E-02	4.53E-03	2.76E-03	2.42E-03	2.45E-04
	[8.58e-03]	[2.72e-03]	[2.74e-03]	[1.04e-02]	[2.05e-03]	[4.08e-03]	[3.27e-03]
1998	-6.34E-04	-3.39E-03	1.70E-02	-2.14E-02	4.21E-03	-9.14E-04	-4.40E-04
	[8.97e-03]	[2.80e-03]	[3.57e-03]	[1.11e-02]	[2.52e-03]	[4.34e-03]	[3.09e-03]
Time trend	-1.33E-03	-2.49E-04	1.17E-03	-9.59E-04	1.87E-04	3.09E-04	6.89E-05
	[2.84e-04]	[9.18e-05]	[1.20e-04]	[3.43e-04]	[6.59e-05]	[1.27e-04]	[1.08e-04]
N	28318	28318	28318	28318	28318	28318	28318

Note: This table reports the results of two separate sets of regressions. The first includes a full set of year dummies and year dummies interacted with a variable indicating cohabitation. The second includes a time trend and a time trend interacted with a variable indicating cohabitation. Only the interactions are reported. All regressions also include controls for race, education, age, gender, number of adult males, number of adult females, number of boys, number of girls, number of babies, log real income, and a control for cohabitation. Standard errors are adjusted for repeat observations on households.

47

Table 8b: Expenditure Share Regressions with Time Trend Interactions: Cohabitors with Children versus Single Parents

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Transport-			Entertain-	Personal	
	Clothing	Ation	Utilities	Health	ment	Care	Education
1983	-8.44E-03	3.31E-02	-1.74E-03	-2.32E-03	-6.12E-03	3.79E-03	2.90E-04
	[8.43e-03]	[1.58e-02]	[1.01e-02]	[5.36e-03]	[4.09e-03]	[4.53e-03]	[7.39e-03]
1984	-1.35E-02	6.19E-02	-1.52E-02	2.98E-03	1.77E-03	5.23E-05	-8.19E-03
	[4.80e-03]	[1.84e-02]	[8.62e-03]	[5.94e-03]	[4.32e-03]	[1.25e-03]	[4.75e-03]
1985	-1.95E-02	5.50E-02	-1.17E-02	-9.06E-03	-3.74E-03	1.67E-03	-6.24E-03
	[4.63e-03]	[2.32e-02]	[8.57e-03]	[4.26e-03]	[3.83e-03]	[1.59e-03]	[6.31e-03]
1986	-1.28E-02	3.55E-02	-2.05E-02	6.72E-03	1.01E-02	3.25E-03	-1.90E-03
	[3.81e-03]	[1.31e-02]	[8.18e-03]	[5.18e-03]	[4.45e-03]	[1.71e-03]	[3.80e-03]
1987	-1.12E-02	1.68E-02	-3.26E-03	3.06E-03	3.25E-03	-2.79E-04	4.05E-04
	[3.79e-03]	[1.12e-02]	[8.09e-03]	[4.71e-03]	[3.32e-03]	[1.20e-03]	[3.83e-03]
1988	-8.61E-03	2.33E-02	7.21E-03	3.22E-03	8.13E-04	-1.78E-03	1.18E-03
	[4.62e-03]	[1.43e-02]	[7.91e-03]	[4.63e-03]	[2.78e-03]	[1.52e-03]	[4.61e-03]
1989	-1.36E-02	7.38E-03	1.22E-03	3.63E-03	5.26E-03	-1.44E-03	-1.80E-03
	[3.85e-03]	[1.33e-02]	[7.32e-03]	[4.17e-03]	[4.48e-03]	[1.31e-03]	[3.75e-03]
1990	-6.10E-03	2.19E-02	-9.22E-03	-4.09E-04	4.56E-03	5.35E-04	-2.77E-03
	[4.11e-03]	[1.38e-02]	[8.05e-03]	[5.33e-03]	[4.49e-03]	[1.91e-03]	[3.55e-03]
1991	-1.21E-02	3.43E-02	1.81E-05	6.17E-03	4.03E-03	1.61E-03	-2.96E-03
	[4.09e-03]	[1.46e-02]	[7.67e-03]	[5.91e-03]	[3.56e-03]	[1.66e-03]	[3.24e-03]
1992	-9.39E-03	4.18E-02	-4.72E-03	1.09E-02	-7.84E-04	-1.60E-03	2.51E-03
	[3.77e-03]	[1.31e-02]	[6.40e-03]	[5.66e-03]	[2.65e-03]	[1.08e-03]	[4.81e-03]
1993	-8.94E-03	3.34E-02	-6.46E-03	2.87E-03	1.09E-02	-1.10E-03	-4.12E-03
	[3.58e-03]	[1.21e-02]	[6.22e-03]	[5.58e-03]	[4.47e-03]	[1.10e-03]	[2.30e-03]
1994	-8.23E-03	9.06E-03	-1.43E-02	3.89E-04	4.65E-03	-5.26E-04	-6.96E-05
	[3.27e-03]	[9.78e-03]	[6.27e-03]	[5.28e-03]	[3.09e-03]	[1.08e-03]	[4.56e-03]
1995	-1.26E-02	2.47E-02	-6.32E-03	7.37E-03	-5.43E-04	-9.70E-04	1.23E-03
	[3.55e-03]	[1.23e-02]	[5.60e-03]	[4.25e-03]	[2.48e-03]	[1.32e-03]	[4.13e-03]
1996	-9.28E-03	1.66E-02	-3.21E-03	8.82E-03	-1.63E-03	-2.61E-03	1.30E-03
	[3.23e-03]	[9.99e-03]	[6.37e-03]	[4.13e-03]	[2.52e-03]	[1.30e-03]	[3.59e-03]
1997	-7.91E-03	2.16E-02	-4.98E-03	-8.12E-04	1.94E-03	-1.33E-03	-7.49E-03
	[3.38e-03]	[1.11e-02]	[6.74e-03]	[3.50e-03]	[2.37e-03]	[1.17e-03]	[3.12e-03]
1998	-3.51E-03	2.10E-02	-5.97E-03	5.21E-03	1.50E-03	-1.47E-03	-1.02E-02
	[3.15e-03]	[1.19e-02]	[5.81e-03]	[4.55e-03]	[2.36e-03]	[1.13e-03]	[3.12e-03]
Time trend	-6.68E-04	1.82E-03	-3.94E-04	3.11E-04	1.70E-04	-8.13E-05	-2.15E-04
	[9.88E-05]	[3.17e-04]	[1.94e-04]	[1.27e-04]	[8.16e-05]	[3.52e-05]	[1.02e-04]
N	28318	28318	28318	28318	28318	28318	28318

Note: This table reports the results of two separate sets of regressions. The first includes a full set of year dummies and year dummies interacted with a variable indicating cohabitation. The second includes a time trend and a time trend interacted with a variable indicating cohabitation. Only the interactions are reported. All regressions also include controls for race, education, age, gender, number of adult males, number of adult females, number of boys, number of girls, number of babies, log real income, and a control for cohabitation. Standard errors are adjusted for repeat observations on households.

48

Table 9: Characteristics of Cohabiting Couples with Children Over Time

	1982 to 1986	1987 to 1993		1994 to 1998	
N	364	651		729	
Age of Head	31.43	32.68	*	33.62	*
Number of Male Adults	1.06	1.13		1.13	#
Number of Female Adults	1.22	1.18	*	1.18	*
Number of Boys	0.61	0.70		0.70	
Number of Girls	0.61	0.66		0.69	*
Number of Babies	0.25	0.29		0.25	
Family Size	3.76	3.96		3.95	#
Non-white	0.21	0.20		0.24	
High School Dropout	0.27	0.31		0.25	
High School Grad	0.40	0.41		0.40	
Some College	0.25	0.21		0.26	*
College	0.03	0.05		0.06	
Female Head	0.53	0.51		0.53	
Log Real Income	8.91	9.08		8.62	*

Note: Statistically different from the 1982 to 1986 period indicated by *p-value <.05; # p-value < .10. Statistics and number of observations are from each household's *first* interview. Statistics are weighted to be nationally representative using the sampling weights provided by the BLS.

Appendix Tables:

Table A1a: Expenditure Share Regressions: Cohabitors with Children versus Married Couples with Children

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Alcohol and			Furniture &	Home
	Food In	Food Out	Tobacco	Housing	Interest	Appliances	Maintenance
Non-white	6.39E-03	-7.46E-03	-6.08E-03	2.58E-02	3.67E-04	-2.44E-03	-5.57E-03
	[1.70e-03]	[5.51e-04]	[5.30e-04]	[2.41e-03]	[5.11e-04]	[9.48e-04]	[7.77e-04]
High School Grad	-8.18E-03	3.77E-03	3.37E-03	-2.29E-02	4.91E-03	-8.96E-04	-3.03E-03
	[1.39e-03]	[4.98e-04]	[5.43e-04]	[1.98e-03]	[4.41e-04]	[7.72e-04]	[7.01e-04]
Some College	-2.44E-02	5.62E-03	-4.65E-03	-1.19E-02	3.77E-03	2.16E-03	4.58E-04
	[1.40e-03]	[5.37e-04]	[5.09e-04]	[2.11e-03]	[4.52e-04]	[8.35e-04]	[8.15e-04]
College	-3.61E-02	6.83E-03	-9.63E-03	7.77E-03	5.36E-05	5.38E-03	4.75E-03
	[1.46e-03]	[6.56e-04]	[5.02e-04]	[2.40e-03]	[4.93e-04]	[1.01e-03]	[9.94c-04]
Age of Head	3.71E-04	7.40E-05	-2.08E-04	-1.88E-03	-1.50E-04	-1.18E-04	8.62E-05
	[6.54e-05]	[2.49e-05]	[2.54e-05]	[9.73e-05]	[2.11e-05]	[3.74e-05]	[3.48e-05]
Female Head	1.04E-02	-2.74E-03	-7.22E-05	7.16E-03	-3.11E-03	-2.62E-03	1.02E-03
	[1.50e-03]	[5.25e-04]	[5.37e-04]	[2.16e-03]	[4.39e-04]	[8.06e-04]	[8.17e-04]
Number of Male Adults	1.38E-02	-1.97E-04	1.71E-03	-1.40E-02	-2.53E-04	-2.47E-03	-4.93E-03
	[1.12e-03]	[3.78e-04]	[3.40e-04]	[1.41e-03]	[2.93e-04]	[5.31e-04]	[4.71e-04]
Number of Female Adults	9.57E-03	-4.59E-05	3.31E-04	-1.07E-02	3.55E-04	-1.71E-03	-4.45E-03
	[1.09e-03]	[4.18e-04]	[3.51e-04]	[1.47e-03]	[2.97e-04]	[5.79e-04]	[4.90e-04]
Number of Boys	1.73E-02	-2.49E-03	-1.46E-03	-8.70E-04	-1.77E-03	-1.68E-03	-6.05E-04
	[6.72e-04]	[2.36e-04]	[2.35e-04]	[9.51e-04]	[1.93e-04]	[3.62e-04]	[3.46e-04]
Number of Girls	1.63E-02	-2.27E-03	-1.72E-03	-4.27E-04	-1.13E-03	-1.74E-03	-8.54E-04
	[7.20e-04]	[2.42e-04]	[2.32e-04]	[9.66e-04]	[2.02e-04]	[4.11e-04]	[3.39e-04]
Number of Babies	1.17E-02	-1.04E-02	-2.51E-03	1.31E-02	-1.34E-03	-1.94E-03	4.76E-03
	[1.23e-03]	[4.13e-04]	[4.66e-04]	[1.75e-03]	[3.83e-04]	[7.08e-04]	[6.74c-04]
Log Real Income	-2.16E-02	3.92E-03	-3.06E-03	1.42E-04	1.87E-03	4.79E-03	4.72E-03
	[6.74e-04]	[2.02e-04]	[1.88e-04]	[7.88e-04]	[1.42e-04]	[2.98e-04]	[2.78e-04]
Cohabitor	1.11E-02	-2.51E-03	2.03E-02	4.63E-03	-2.65E-03	-2.62E-03	-3.15E-03
	[2.81e-03]	[8.90e-04]	[1.28e-03]	[3.50e-03]	[7.33e-04]	[1.36e-03]	[1.16e-03]
Constant	3.23E-01	5.22E-03	6.43E-02	2.98E-01	5.61E-03	1.33E-02	-1.03E-02
	[7.33e-03]	[2.26e-03]	[2.31e-03]	[9.03e-03]	[1.70e-03]	[3.40e-03]	[2.96e-03]
R-squared	0.1291	0.0409	0.0607	0.048	0.0156	0.0088	0.0178
N	86894	86894	86894	86894	86894	86894	86894

Note: Standard errors are adjusted for repeat observations on households.

50

Table A1b: Expenditure Share Regressions: Cohabitors with Children versus Married Couples with Children

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Transport-ation			Entertain-ment	Personal Care	
	Clothing		Utilities	Health			Education
Non-white	3.90E-03	-1.07E-02	1.64E-02	-9.74E-03	-1.59E-02	6.16E-03	2.41E-03
	[6.94e-04]	[2.00e-03]	[1.21e-03]	[9.01e-04]	[5.36e-04]	[2.81e-04]	[8.58e-04]
High School Grad	3.92E-04	1.31E-02	8.13E-03	3.82E-03	9.40E-04	7.17E-04	-3.21E-03
	[5.24e-04]	[1.76e-03]	[8.98e-04]	[8.37e-04]	[5.84e-04]	[1.58e-04]	[6.46e-04]
Some College	1.96E-03	6.27E-03	-9.25E-04	5.66E-03	6.90E-03	9.11E-04	4.66E-03
	[5.67e-04]	[1.86e-03]	[9.12e-04]	[8.87e-04]	[6.41e-04]	[1.62e-04]	[7.87e-04]
College	3.54E-03	-6.42E-03	-1.02E-02	3.76E-03	1.03E-02	8.39E-04	9.60E-03
	[6.83e-04]	[2.09e-03]	[9.51e-04]	[1.00e-03]	[7.97e-04]	[1.73e-04]	[1.01e-03]
Age of Head	5.21E-05	-4.64E-04	5.55E-04	9.26E-04	1.28E-04	5.01E-05	-1.85E-05
	[2.64e-05]	[8.80e-05]	[4.83e-05]	[4.83e-05]	[2.72e-05]	[8.25e-06]	[3.04e-05]
Female Head	-1.38E-03	-1.07E-02	6.22E-03	-2.50E-04	-2.24E-03	1.94E-05	1.36E-03
	[5.46e-04]	[1.89e-03]	[9.62e-04]	[8.56e-04]	[6.20e-04]	[1.74e-04]	[7.78e-04]
Number of Male Adults	-1.11E-03	1.86E-02	1.55E-03	-4.33E-03	-4.98E-03	2.39E-05	-1.46E-03
	[4.42e-04]	[1.35e-03]	[7.10e-04]	[5.79e-04]	[3.76e-04]	[1.24e-04]	[4.42e-04]
Number of Female Adults	3.57E-03	1.11E-02	2.17E-03	-3.61E-03	-4.34E-03	2.59E-04	-1.53E-04
	[4.62e-04]	[1.35e-03]	[6.80e-04]	[6.27e-04]	[4.02e-04]	[1.32e-04]	[5.16e-04]
Number of Boys	1.72E-05	-9.52E-03	1.57E-03	-1.11E-03	9.86E-04	-9.24E-05	-8.68E-04
	[2.72e-04]	[8.48e-04]	[4.34e-04]	[4.02e-04]	[2.72e-04]	[7.97e-05]	[3.21e-04]
Number of Girls	2.04E-03	-1.10E-02	1.84E-03	-1.24E-03	1.26E-03	-6.10E-04	-1.07E-03
	[2.83e-04]	[8.49e-04]	[4.46e-04]	[4.05e-04]	[2.87e-04]	[8.11e-05]	[3.43e-04]
Number of Babies	5.16E-03	-1.43E-02	6.82E-04	5.85E-03	-6.01E-03	-1.40E-03	-3.58E-03
	[5.42e-04]	[1.67e-03]	[7.91e-04]	[7.54e-04]	[4.99e-04]	[1.44e-04]	[5.87e-04]
Log Real Income	2.49E-03	3.15E-03	-9.57E-03	-2.49E-04	6.10E-03	4.65E-04	4.53E-03
	[2.08e-04]	[6.68e-04]	[3.75e-04]	[3.07e-04]	[2.49e-04]	[5.88e-05]	[2.62e-04]
Cohabitor	-3.49E-03	1.24E-03	4.89E-03	-1.33E-02	-4.01E-03	-4.29E-04	-5.03E-03
	[9.47e-04]	[3.45e-03]	[1.84e-03]	[1.32e-03]	[8.83e-04]	[3.43e-04]	[1.08e-03]
Constant	1.47E-02	1.39E-01	1.66E-01	2.67E-02	-1.23E-02	3.09E-03	-1.96E-02
	[2.38e-03]	[7.77e-03]	[4.23e-03]	[3.54e-03]	[2.64e-03]	[6.88e-04]	[2.86e-03]
R-squared	0.0113	0.0154	0.0615	0.0231	0.0498	0.0432	0.0197
N	86894	86894	86894	86894	86894	86894	86894

Note: Standard errors are adjusted for repeat observations on households.

51

Table A2a: Expenditure Share Regressions: Cohabitors with Children versus Single Parents

	(1) Food In	(2) Food Out	(3) Alcohol and Tobacco	(4) Housing	(5) Interest	(6) Furniture & Appliances	(7) Home Maintenance
Non-white	2.75E-02	-6.76E-03	-7.07E-03	2.35E-03	-5.86E-04	-1.17E-04	-8.67E-03
	[2.64e-03]	[7.42e-04]	[8.24e-04]	[3.25e-03]	[5.64e-04]	[1.12e-03]	[9.34e-04]
High School Grad	-3.23E-02	4.72E-03	-2.46E-03	-8.33E-03	3.05E-03	-1.36E-03	2.21E-03
	[2.94e-03]	[8.94e-04]	[1.05e-03]	[3.64e-03]	[6.26e-04]	[1.26e-03]	[1.06e-03]
Some College	-5.68E-02	7.89E-03	-6.85E-03	-8.73E-03	3.32E-03	-4.68E-04	5.14E-03
	[3.08e-03]	[1.03e-03]	[1.08e-03]	[3.95e-03]	[6.59e-04]	[1.36e-03]	[1.30e-03]
College	-6.97E-02	1.00E-02	-1.30E-02	-7.80E-03	3.44E-03	5.64E-03	9.12E-03
	[3.89e-03]	[1.74e-03]	[1.29e-03]	[5.89e-03]	[1.18e-03]	[2.45e-03]	[2.36e-03]
Age of Head	2.10E-05	-6.87E-05	-1.88E-04	-1.77E-03	1.43E-05	-1.49E-04	6.03E-05
	[1.12e-04]	[4.28e-05]	[3.68e-05]	[1.43e-04]	[2.33e-05]	[5.01e-05]	[5.10e-05]
Female Head	1.96E-02	-1.04E-02	-6.41E-03	5.21E-03	-1.48E-03	-3.08E-03	-3.14E-04
	[3.48e-03]	[1.42e-03]	[1.58e-03]	[4.54e-03]	[8.45e-04]	[1.64e-03]	[1.55e-03]
Number of Male Adults	1.29E-02	-1.56E-04	4.20E-03	-1.31E-02	-4.95E-04	-2.22E-03	-4.48E-03
	[1.82e-03]	[5.85e-04]	[7.36e-04]	[2.32e-03]	[4.11e-04]	[7.35e-04]	[6.99e-04]
Number of Female Adults	4.48E-03	-1.02E-03	-4.03E-04	-7.70E-03	1.55E-03	-1.45E-03	-4.02E-03
	[1.79e-03]	[5.75e-04]	[6.55e-04]	[2.38e-03]	[4.21e-04]	[7.75e-04]	[7.34e-04]
Number of Boys	2.75E-02	-3.27E-03	-1.57E-03	-6.21E-03	-1.34E-03	-8.24E-04	-1.10E-04
	[1.58e-03]	[4.22e-04]	[4.75e-04]	[1.85e-03]	[3.25e-04]	[6.16e-04]	[6.21e-04]
Number of Girls	2.48E-02	-3.23E-03	-1.63E-03	-7.76E-03	-1.05E-03	-1.26E-04	-6.08E-05
	[1.55e-03]	[4.49e-04]	[4.93e-04]	[1.82e-03]	[2.93e-04]	[6.66e-04]	[5.57e-04]
Number of Babies	2.71E-02	-8.19E-03	-1.15E-03	-3.79E-03	-2.94E-03	2.13E-03	6.34E-03
	[2.80e-03]	[7.50e-04]	[9.36e-04]	[3.50e-03]	[4.67e-04]	[1.32e-03]	[1.13e-03]
Log Real Income	-3.71E-02	4.79E-03	-3.59E-03	-4.34E-03	3.88E-03	5.10E-03	5.85E-03
	[1.34e-03]	[3.67e-04]	[4.22e-04]	[1.47e-03]	[2.71e-04]	[5.33e-04]	[4.78e-04]
Cohabitor	-1.39E-02	-4.85E-03	1.63E-02	-8.94E-03	2.15E-03	3.04E-03	-1.10E-03
	[3.38e-03]	[1.09e-03]	[1.49e-03]	[4.20e-03]	[8.06e-04]	[1.56e-03]	[1.43e-03]
Constant	5.06E-01	8.79E-03	7.70E-02	3.59E-01	-2.48E-02	2.87E-03	-2.66E-02
	[1.31e-02]	[4.01e-03]	[4.74e-03]	[1.48e-02]	[2.58e-03]	[5.28e-03]	[4.62e-03]
R-squared	0.2218	0.0681	0.0698	0.0361	0.0371	0.008	0.0279
N	29112	29112	29112	29112	29112	29112	29112

Note: Standard errors are adjusted for repeat observations on households.

52

Table A2b: Expenditure Share Regressions: Cohabitors with Children versus Single Parents

	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Transport-			Entertain-	Personal	
	Clothing	ation	Utilities	Health	ment	Care	Education
Non-white	1.10E-02	-2.93E-02	2.49E-02	-5.97E-03	-1.18E-02	9.87E-03	-2.75E-03
	[1.04e-03]	[2.31e-03]	[1.97e-03]	[1.02e-03]	[5.95e-04]	[4.18e-04]	[9.49e-04]
High School Grad	4.57E-04	2.19E-02	2.63E-03	3.72E-03	1.20E-03	1.48E-03	8.32E-04
	[1.14e-03]	[2.65e-03]	[2.16e-03]	[1.13e-03]	[7.86e-04]	[4.13e-04]	[9.75e-04]
Some College	1.19E-03	2.88E-02	-6.89E-03	7.42E-03	8.30E-03	1.79E-03	1.15E-02
	[1.24e-03]	[2.92e-03]	[2.24e-03]	[1.33e-03]	[9.60e-04]	[4.36e-04]	[1.39e-03]
College	1.49E-03	2.18E-02	-1.57E-02	1.30E-02	1.27E-02	1.04E-03	1.76E-02
	[1.89e-03]	[4.57e-03]	[2.89e-03]	[2.26e-03]	[1.60e-03]	[5.42e-04]	[2.52e-03]
Age of Head	-2.80E-04	-1.18E-04	1.22E-03	1.11E-03	-2.22E-05	-3.15E-06	-2.36E-04
	[4.40e-05]	[1.06e-04]	[9.45e-05]	[5.83e-05]	[3.00e-05]	[1.55e-05]	[3.97e-05]
Female Head	5.36E-03	-1.32E-02	8.89E-03	2.15E-03	-5.17E-03	4.60E-04	1.57E-03
	[1.41e-03]	[4.02e-03]	[2.46e-03]	[1.67e-03]	[1.24e-03]	[4.86e-04]	[1.46e-03]
Number of Male Adults	-2.08E-03	1.69E-02	1.36E-03	-4.09E-03	-2.65E-03	2.09E-04	-4.72E-03
	[7.26e-04]	[1.97e-03]	[1.37e-03]	[7.85e-04]	[4.91e-04]	[2.73e-04]	[5.32e-04]
Number of Female Adults	5.25E-04	1.07E-02	6.37E-03	-1.78E-03	-3.29E-03	1.12E-03	-2.05E-03
	[7.49e-04]	[1.89e-03]	[1.40e-03]	[7.96e-04]	[4.95e-04]	[3.20e-04]	[6.40e-04]
Number of Boys	-6.86E-04	-1.05E-02	3.33E-03	-4.11E-03	6.17E-04	3.48E-04	-2.26E-03
	[6.16e-04]	[1.34e-03]	[1.09e-03]	[5.46e-04]	[4.07e-04]	[2.00e-04]	[4.88e-04]
Number of Girls	1.84E-03	-1.11E-02	6.76E-03	-3.52E-03	-8.61E-04	-1.01E-03	-2.92E-03
	[6.16e-04]	[1.30e-03]	[1.09e-03]	[6.01e-04]	[3.68e-04]	[2.37e-04]	[5.15e-04]
Number of Babies	1.40E-02	-1.57E-02	-4.76E-04	-4.22E-03	-3.74E-03	-2.81E-03	-5.11E-03
	[1.34e-03]	[2.58e-03]	[2.06e-03]	[9.98e-04]	[6.77e-04]	[3.73e-04]	[8.84e-04]
Log Real Income	2.88E-03	1.41E-02	-1.37E-02	6.27E-03	5.66E-03	1.03E-03	4.95E-03
	[5.40e-04]	[1.18e-03]	[8.57e-04]	[4.76e-04]	[3.84e-04]	[1.51e-04]	[5.77e-04]
Cohabitor	-1.14E-02	2.41E-02	-3.68E-03	3.48E-03	7.43E-04	-9.13E-04	-2.75E-03
	[1.18e-03]	[3.90e-03]	[2.32e-03]	[1.51e-03]	[1.03e-03]	[4.18e-04]	[1.25e-03]
Constant	2.82E-02	6.89E-05	1.83E-01	-5.71E-02	-1.05E-02	-2.52E-03	-1.25E-02
	[5.78e-03]	[1.16e-02]	[8.38e-03]	[4.73e-03]	[3.76e-03]	[1.56e-03]	[5.55e-03]
R-squared	0.0354	0.0729	0.0905	0.0894	0.0808	0.0677	0.0415
N	29112	29112	29112	29112	29112	29112	29112

Note: Standard errors are adjusted for repeat observations on households.

53

Table A3: Probit Models of Cohabitation

	Cohabitation vs. Marriage (omitted)	Cohabitation vs. Single Parent (omitted)
Non-white	2.70E-01	-3.39E-01
	[3.91e-02]	[4.68e-02]
High School Grad	1.10E-02	1.88E-01
	[3.66e-02]	[4.91e-02]
Some College	-5.85E-02	1.60E-01
	[4.04e-02]	[5.53e-02]
College	-4.42E-01	2.29E-02
	[6.05e-02]	[9.36e-02]
Age of Head	-2.29E-02	-4.15E-02
	[2.39e-03]	[2.80e-03]
Female Head	8.56E-01	-6.63E-01
	[3.03e-02]	[5.89e-02]
Number of Male Adults	-1.72E-02	6.54E-01
	[2.91e-02]	[3.61e-02]
Number of Female Adults	-3.48E-04	2.81E-01
	[3.03e-02]	[3.31e-02]
Number of Boys	-9.35E-02	9.58E-02
	[2.08e-02]	[2.46e-02]
Number of Girls	-9.73E-02	8.01E-02
	[2.05e-02]	[2.35e-02]
Number of Babies	-1.60E-01	2.69E-01
	[3.62e-02]	[4.13e-02]
Log Real Income	-1.15E-01	1.61E-01
	[1.01e-02]	[2.36e-02]
Constant	2.28E-01	-1.61E+00
	[1.37e-01]	[2.14e-01]
Log Likelihood Value	-14151.938	-8681.7122
N	86983	29125

Note: Coefficients reported. Standard errors adjusted for repeat observations on households.

Table A4: Matching Results: Cohabiting Couples vs. Married Couples

Share spent on:	Average for Cohabiting Couples	Average for Married Couples	Difference	Standard Error	T-statistic	Difference as a % of Average for Married Couples
Food In	0.1891	0.1850	0.0041	0.0026	1.6091	2.22%
Food Out	0.0365	0.0393	-0.0028	0.0009	-3.0254	-7.15%
Alcohol and Tobacco	0.0458	0.0264	0.0194	0.0010	19.8045	73.24%
Housing	0.2173	0.2123	0.0050	0.0032	1.5785	2.36%
Interest	0.0143	0.0169	-0.0026	0.0007	-3.5759	-15.26%
Furniture and Appliances	0.0429	0.0444	-0.0015	0.0016	-0.9031	-3.29%
Home Maintenance	0.0211	0.0239	-0.0029	0.0012	-2.3610	-11.97%
Clothing	0.0440	0.0457	-0.0018	0.0010	-1.7767	-3.92%
Transportation	0.1695	0.1639	0.0056	0.0039	1.4359	3.39%
Utilities	0.1121	0.1095	0.0026	0.0017	1.5515	2.36%
Health	0.0339	0.0464	-0.0125	0.0014	-9.0814	-27.00%
Entertainment	0.0333	0.0364	-0.0032	0.0010	-3.1011	-8.76%
Personal Care	0.0103	0.0105	-0.0002	0.0003	-0.4697	-1.45%
Education	0.0160	0.0193	-0.0033	0.0011	-2.9786	-17.14%

61

62

Table A5: Matching Results: Cohabiting Couples vs. Single Parents

Share spent on:	Average for Cohabiting Couples	Average for Single Parents	Difference	Standard Error	T-statistic	Difference as a % of Average for Single Parents
Food In	0.1891	0.1980	-0.0089	0.0035	-2.5379	-4.50%
Food Out	0.0365	0.0435	-0.0070	0.0013	-5.4067	-16.17%
Alcohol and Tobacco	0.0458	0.0311	0.0147	0.0013	11.4461	47.30%
Housing	0.2173	0.2114	0.0059	0.0040	1.4722	2.80%
Interest	0.0143	0.0126	0.0017	0.0008	2.1016	13.60%
Furniture and Appliances	0.0429	0.0403	0.0026	0.0019	1.3200	6.37%
Home Maintenance	0.0211	0.0247	-0.0036	0.0016	-2.2263	-14.58%
Clothing	0.0440	0.0525	-0.0086	0.0015	-5.5538	-16.33%
Transportation	0.1695	0.1524	0.0171	0.0047	3.6630	11.22%
Utilities	0.1121	0.1209	-0.0088	0.0024	-3.7371	-7.28%
Health	0.0339	0.0314	0.0025	0.0015	1.6809	7.80%
Entertainment	0.0333	0.0331	0.0001	0.0014	0.0835	0.34%
Personal Care	0.0103	0.0112	-0.0008	0.0005	-1.6653	-7.56%
Education	0.0160	0.0177	-0.0017	0.0014	-1.1884	-9.68%

63

64

56

Table A6a: Expenditure Share Fixed Effects Regressions: Cohabitation vs. Marriage

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Alcohol and			Furniture &	Home
	Food In	Food Out	Tobacco	Housing	Interest	Appliances	Maintenance
High School Grad	-7.59E-03	-1.62E-03	1.64E-03	-9.24E-03	1.15E-03	-7.11E-03	6.16E-03
	[5.23e-03]	[2.62e-03]	[1.51e-03]	[7.14e-03]	[1.73e-03]	[5.29e-03]	[3.77e-03]
Some College	9.65E-03	-7.49E-04	1.56E-03	-1.71E-02	-8.45E-04	-9.73E-03	7.23E-03
	[5.36e-03]	[2.68e-03]	[1.55e-03]	[7.32e-03]	[1.78e-03]	[5.43e-03]	[3.87e-03]
College	8.37E-03	1.16E-03	9.41E-04	-5.37E-03	-2.14E-04	-1.10E-02	4.56E-03
	[5.82e-03]	[2.91e-03]	[1.68e-03]	[7.95e-03]	[1.93e-03]	[5.89e-03]	[4.20e-03]
Female Head	-4.96E-04	-1.36E-03	-7.45E-04	-3.97E-04	5.78E-03	-5.47E-03	-6.16E-04
	[5.46e-03]	[2.73e-03]	[1.58e-03]	[7.45e-03]	[1.81e-03]	[5.52e-03]	[3.93e-03]
Number of Male Adults	2.70E-03	-1.92E-03	1.91E-03	-4.32E-03	2.82E-03	-3.24E-03	-3.44E-04
	[1.72e-03]	[8.58e-04]	[4.96e-04]	[2.34e-03]	[5.68e-04]	[1.74e-03]	[1.24e-03]
Number of Female Adults	4.44E-03	1.13E-04	1.29E-03	-2.69E-03	1.69E-03	-7.14E-03	-2.00E-03
	[1.70e-03]	[8.51e-04]	[4.91e-04]	[2.32e-03]	[5.63e-04]	[1.72e-03]	[1.23e-03]
Number of Boys	2.93E-03	-1.69E-03	8.65E-04	1.39E-03	1.91E-03	-1.35E-03	5.04E-04
	[1.76e-03]	[8.82e-04]	[5.09e-04]	[2.41e-03]	[5.84e-04]	[1.78e-03]	[1.27e-03]
Number of Girls	4.02E-03	-1.57E-03	1.35E-03	-4.23E-04	5.79E-04	-2.79E-03	-3.53E-04
	[1.80e-03]	[8.99e-04]	[5.19e-04]	[2.45e-03]	[5.95e-04]	[1.82e-03]	[1.30e-03]
Number of Babies	2.51E-03	-3.35E-03	1.17E-03	-1.29E-03	-8.66E-04	-5.51E-04	1.25E-03
	[1.61e-03]	[8.04e-04]	[4.64e-04]	[2.19e-03]	[5.32e-04]	[1.63e-03]	[1.16e-03]
Log Real Income	-1.66E-03	3.68E-04	5.26E-06	-4.78E-04	6.77E-04	1.25E-03	-1.11E-04
	[5.58e-04]	[2.79e-04]	[1.61e-04]	[7.62e-04]	[1.85e-04]	[5.65e-04]	[4.02e-04]
Cohabitor	1.13E-02	-6.73E-03	1.40E-03	1.92E-02	-6.64E-03	-7.22E-03	8.40E-04
	[7.62e-03]	[3.81e-03]	[2.20e-03]	[1.04e-02]	[2.52e-03]	[7.71e-03]	[5.49e-03]
Constant	1.69E-01	4.53E-02	1.71E-02	2.18E-01	3.03E-03	5.92E-02	2.65E-02
	[7.48e-03]	[3.74e-03]	[2.16e-03]	[1.02e-02]	[2.48e-03]	[7.57e-03]	[5.39e-03]
R-squared	0.0034	0.0132	0	0.0063	0.0003	0.001	0.0003
N	85564	85564	85564	85564	85564	85564	85564

Table A6b: Expenditure Share Fixed Effects Regressions: Cohabitation vs. Marriage

	(8) Clothing	(9) Transport-ation	(10) Utilities	(11) Health	(12) Entertain-ment	(13) Personal Care	(14) Education
High School Grad	-2.41E-03	3.00E-02	-5.06E-03	-3.63E-03	-2.67E-03	-2.20E-03	1.57E-03
	[3.08e-03]	[1.25e-02]	[3.36e-03]	[3.65e-03]	[3.69e-03]	[6.93e-04]	[3.12e-03]
Some College	1.10E-03	1.53E-02	-2.00E-03	-3.01E-04	-1.31E-03	-2.47E-04	2.89E-04
	[3.16e-03]	[1.28e-02]	[3.45e-03]	[3.75e-03]	[3.78e-03]	[7.11e-04]	[3.20e-03]
College	4.06E-03	2.43E-03	1.40E-03	1.37E-03	-1.18E-03	-6.38E-05	-2.01E-03
	[3.43e-03]	[1.39e-02]	[3.75e-03]	[4.06e-03]	[4.11e-03]	[7.72e-04]	[3.48e-03]
Female Head	-4.50E-03	-1.39E-02	1.00E-02	-6.72E-05	1.39E-03	1.31E-03	-3.95E-03
	[3.21e-03]	[1.30e-02]	[3.51e-03]	[3.81e-03]	[3.85e-03]	[7.23e-04]	[3.26e-03]
Number of Male Adults	-3.10E-03	1.18E-02	-2.86E-03	2.77E-03	-1.34E-03	2.27E-04	-2.37E-03
	[1.01e-03]	[4.10e-03]	[1.10e-03]	[1.20e-03]	[1.21e-03]	[2.27e-04]	[1.02e-03]
Number of Female Adults	-4.27E-04	9.36E-03	-1.26E-03	-1.78E-04	1.50E-03	7.32E-04	-3.42E-03
	[1.00e-03]	[4.06e-03]	[1.09e-03]	[1.19e-03]	[1.20e-03]	[2.25e-04]	[1.02e-03]
Number of Boys	-6.81E-04	-5.35E-03	2.43E-04	2.27E-03	1.57E-05	1.78E-04	1.07E-03
	[1.04e-03]	[4.21e-03]	[1.13e-03]	[1.23e-03]	[1.24e-03]	[2.34e-04]	[1.05e-03]
Number of Girls	1.83E-03	-5.84E-03	1.08E-03	2.17E-03	2.24E-03	5.44E-04	-9.36E-04
	[1.06e-03]	[4.30e-03]	[1.16e-03]	[1.26e-03]	[1.27e-03]	[2.38e-04]	[1.07e-03]
Number of Babies	4.20E-03	-6.80E-03	2.77E-05	4.83E-03	-3.79E-04	1.78E-04	-7.65E-04
	[9.46e-04]	[3.84e-03]	[1.03e-03]	[1.12e-03]	[1.13e-03]	[2.13e-04]	[9.60e-04]
Log Real Income	3.99E-04	-1.69E-03	-7.38E-04	3.60E-04	8.43E-04	5.52E-05	5.89E-04
	[3.29e-04]	[1.33e-03]	[3.59e-04]	[3.90e-04]	[3.94e-04]	[7.40e-05]	[3.33e-04]
Cohabitor	-1.05E-02	-1.54E-02	1.54E-02	-3.30E-03	-1.57E-04	1.85E-03	-4.80E-04
	[4.49e-03]	[1.82e-02]	[4.90e-03]	[5.32e-03]	[5.38e-03]	[1.01e-03]	[4.55e-03]
Constant	4.81E-02	1.61E-01	1.13E-01	3.96E-02	3.44E-02	8.62E-03	2.46E-02
	[4.40e-03]	[1.79e-02]	[4.81e-03]	[5.22e-03]	[5.27e-03]	[9.91e-04]	[4.46e-03]
R-squared	0.0032	0.0105	0.0002	0	0.0045	0.0001	0
N	85564	85564	85564	85564	85564	85564	85564

58

Table A7a: Expenditure Share Fixed Effects Regressions: Cohabitation vs. Single Parent

	(1) Food In	(2) Food Out	(3) Alcohol and Tobacco	(4) Housing	(5) Interest	(6) Furniture & Appliances	(7) Home Maintenance
High School Grad	-8.10E-04	-2.80E-03	2.95E-03	-1.63E-02	1.37E-03	-3.12E-03	5.36E-03
	[9.90e-03]	[3.64e-03]	[2.91e-03]	[1.07e-02]	[2.28e-03]	[7.45e-03]	[4.91e-03]
Some College	1.43E-02	-3.33E-03	2.26E-03	-5.62E-04	3.17E-03	-7.43E-06	-1.93E-03
	[1.07e-02]	[3.94e-03]	[3.15e-03]	[1.15e-02]	[2.46e-03]	[8.06e-03]	[5.31e-03]
College	1.19E-03	-1.50E-02	3.23E-03	-2.87E-03	3.32E-03	1.47E-02	-2.18E-03
	[1.82e-02]	[6.68e-03]	[5.34e-03]	[1.96e-02]	[4.18e-03]	[1.37e-02]	[9.01e-03]
Female Head	2.76E-02	-2.23E-04	-1.28E-03	-7.73E-04	1.01E-03	-1.39E-02	2.39E-03
	[1.08e-02]	[3.97e-03]	[3.17e-03]	[1.16e-02]	[2.48e-03]	[8.13e-03]	[5.35e-03]
Number of Male Adults	3.75E-03	1.88E-03	4.36E-03	-1.11E-03	1.75E-03	-1.80E-03	-1.02E-03
	[3.74e-03]	[1.37e-03]	[1.10e-03]	[4.02e-03]	[8.60e-04]	[2.82e-03]	[1.85e-03]
Number of Female Adults	-1.03E-03	-9.55E-04	2.06E-04	-1.68E-03	5.76E-05	4.05E-04	-1.71E-03
	[3.60e-03]	[1.33e-03]	[1.06e-03]	[3.88e-03]	[8.29e-04]	[2.71e-03]	[1.79e-03]
Number of Boys	7.95E-03	-1.44E-03	1.48E-03	-9.77E-03	-1.79E-03	2.92E-03	-2.41E-03
	[3.96e-03]	[1.46e-03]	[1.17e-03]	[4.27e-03]	[9.11e-04]	[2.99e-03]	[1.97e-03]
Number of Girls	-7.32E-03	1.97E-03	1.52E-03	-7.07E-03	-1.24E-03	5.78E-03	2.73E-03
	[3.68e-03]	[1.35e-03]	[1.08e-03]	[3.96e-03]	[8.46e-04]	[2.77e-03]	[1.82e-03]
Number of Babies	-2.27E-03	-2.82E-03	-4.56E-04	-4.55E-03	-1.92E-03	6.65E-03	-7.64E-04
	[3.86e-03]	[1.42e-03]	[1.13e-03]	[4.15e-03]	[8.87e-04]	[2.91e-03]	[1.91e-03]
Log Real Income	-4.24E-03	-7.02E-04	1.45E-04	-4.75E-03	2.13E-03	2.54E-03	2.28E-04
	[1.39e-03]	[5.10e-04]	[4.08e-04]	[1.49e-03]	[3.19e-04]	[1.04e-03]	[6.87e-04]
Cohabitor	-8.73E-03	-4.04E-03	7.19E-03	-9.41E-03	2.74E-04	5.87E-03	2.35E-04
	[6.85e-03]	[2.52e-03]	[2.02e-03]	[7.37e-03]	[1.58e-03]	[5.16e-03]	[3.40e-03]
Constant	2.30E-01	4.53E-02	2.02E-02	2.95E-01	-8.94E-03	1.89E-02	1.89E-02
	[1.77e-02]	[6.51e-03]	[5.20e-03]	[1.90e-02]	[4.07e-03]	[1.33e-02]	[8.78e-03]
R-squared	0.013	0.0019	0.0224	0.0028	0.0295	0.0026	0
N	28318	28318	28318	28318	28318	28318	28318

Table A7b: Expenditure Share Fixed Effects Regressions: Cohabitation vs. Single Parent

	(8) Clothing	(9) Transport-ation	(10) Utilities	(11) Health	(12) Entertain-ment	(13) Personal Care	(14) Education
High School Grad	-1.59E-03	1.42E-02	-9.66E-03	6.09E-03	2.13E-03	2.76E-03	3.66E-04
	[5.68e-03]	[1.50e-02]	[6.86e-03]	[4.82e-03]	[3.94e-03]	[1.64e-03]	[4.20e-03]
Some College	-7.88E-03	-1.93E-02	-1.73E-03	2.24E-03	-5.00E-05	3.50E-03	4.01E-03
	[6.15e-03]	[1.63e-02]	[7.42e-03]	[5.22e-03]	[4.26e-03]	[1.77e-03]	[4.55e-03]
College	3.92E-03	2.66E-02	-2.06E-02	-1.67E-03	2.88E-03	2.33E-03	-1.68E-02
	[1.04e-02]	[2.76e-02]	[1.26e-02]	[8.85e-03]	[7.23e-03]	[3.01e-03]	[7.71e-03]
Female Head	-1.05E-03	-1.54E-02	4.19E-03	6.93E-03	-1.19E-02	8.65E-04	2.49E-03
	[6.20e-03]	[1.64e-02]	[7.48e-03]	[5.26e-03]	[4.29e-03]	[1.79e-03]	[4.58e-03]
Number of Male Adults	9.81E-05	-1.20E-03	-5.12E-03	-8.96E-04	4.92E-05	8.99E-04	1.02E-03
	[2.15e-03]	[5.68e-03]	[2.59e-03]	[1.82e-03]	[1.49e-03]	[6.19e-04]	[1.59e-03]
Number of Female Adults	-4.54E-03	9.11E-03	2.74E-03	-6.47E-04	-1.56E-03	1.63E-03	-1.81E-03
	[2.07e-03]	[5.47e-03]	[2.50e-03]	[1.76e-03]	[1.43e-03]	[5.97e-04]	[1.53e-03]
Number of Boys	5.87E-03	-2.09E-03	-3.25E-04	-5.08E-04	7.38E-04	4.20E-04	1.50E-03
	[2.28e-03]	[6.02e-03]	[2.75e-03]	[1.93e-03]	[1.58e-03]	[6.56e-04]	[1.68e-03]
Number of Girls	8.63E-04	-1.95E-04	5.58E-04	-8.29E-04	9.10E-04	6.00E-04	9.92E-04
	[2.11e-03]	[5.59e-03]	[2.55e-03]	[1.79e-03]	[1.46e-03]	[6.09e-04]	[1.56e-03]
Number of Babies	1.46E-02	-7.64E-03	-4.55E-03	3.08E-03	-1.83E-03	-6.00E-04	1.13E-03
	[2.22e-03]	[5.86e-03]	[2.67e-03]	[1.88e-03]	[1.54e-03]	[6.39e-04]	[1.64e-03]
Log Real Income	1.00E-03	-5.38E-04	-1.00E-03	7.42E-04	1.39E-03	4.08E-04	5.69E-04
	[7.96e-04]	[2.11e-03]	[9.61e-04]	[6.75e-04]	[5.52e-04]	[2.29e-04]	[5.88e-04]
Cohabitor	-7.20E-03	3.09E-02	-1.83E-02	4.59E-03	-2.80E-03	-2.11E-03	-4.22E-04
	[3.94e-03]	[1.04e-02]	[4.75e-03]	[3.34e-03]	[2.73e-03]	[1.13e-03]	[2.91e-03]
Constant	4.70E-02	1.29E-01	1.45E-01	2.09E-02	2.69E-02	2.62E-03	1.08E-02
	[1.02e-02]	[2.69e-02]	[1.23e-02]	[8.62e-03]	[7.04e-03]	[2.93e-03]	[7.51e-03]
R-squared	0.0064	0.0097	0.0143	0.0002	0.0233	0.007	0.0012
N	28318	28318	28318	28318	28318	28318	28318

NOTICE

REPRODUCTION BASIS

☑ This document is covered by a signed "Reproduction Release (Blanket) form (on file within the ERIC system), encompassing all or classes of documents from its source organization and, therefore, does not require a "Specific Document" Release form.

☐ This document is Federally-funded, or carries its own permission to reproduce, or is otherwise in the public domain and, therefore, may be reproduced by ERIC without a signed Reproduction Release form (either "Specific Document" or "Blanket").

EFF-089 (9/97)