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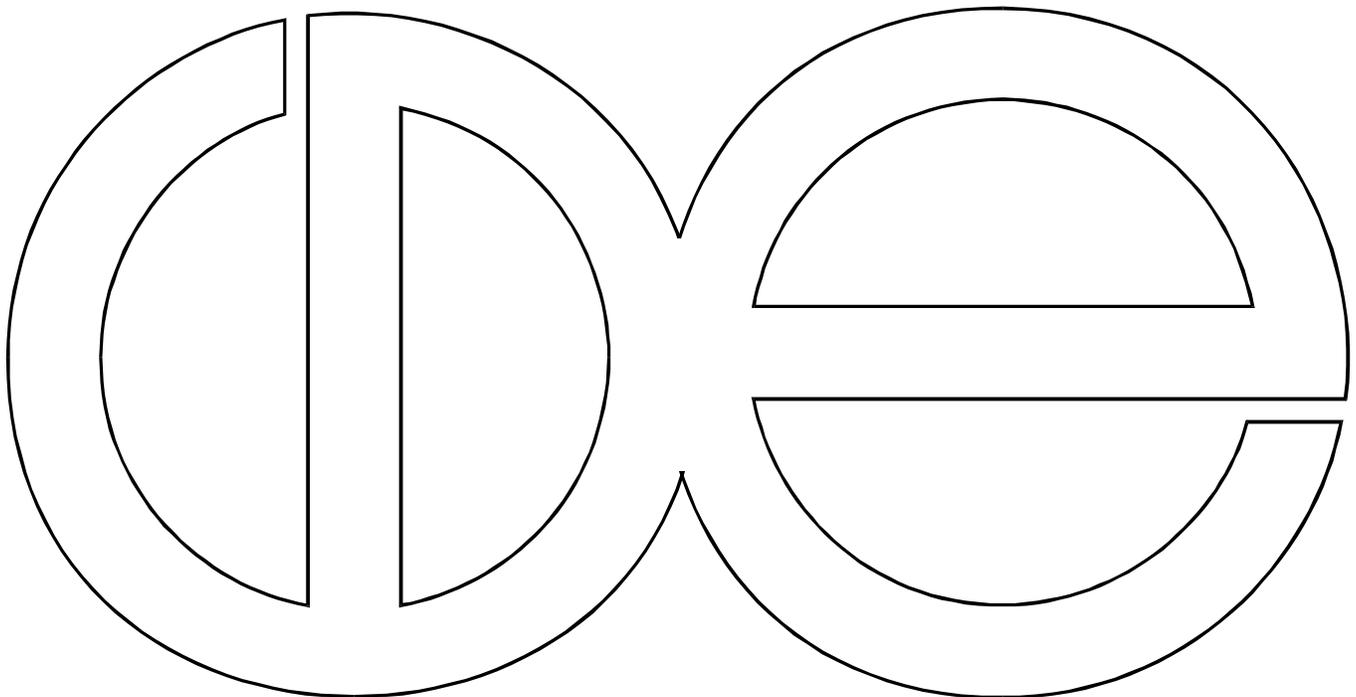
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Coping with a Premaritally-Conceived Birth

Abstract

Births that are conceived before a first marriage result in difficult decisions about where and with whom the mother should live, and how she should support herself and her child. These decisions are influenced by personal characteristics of the young mother and by her living arrangements and activities before the conception. We use data from the 1979-1992 waves of the National Longitudinal Survey of Youth (NLSY) to examine the distributions of living arrangements and the economic wellbeing of young women after a birth that results from a premarital pregnancy. Our findings show that approximately 37 percent of the young women who have such births live with their husbands in the year following the birth, while 1/3 live with their parents, 12 percent cohabit, and 18 percent are on their own and unmarried. Race, education, living arrangements prior to conception, and other characteristics of the mothers are associated with living arrangements and economic wellbeing after the birth has occurred.

Introduction

Much of the research on how women deal with a premarital pregnancy has focused on whether or not a child is born out of wedlock. This research has documented the decline in the rate of marriage following a premarital conception over the past several years (Parnell et al. 1994). Yet the problems created by a premarital conception are much more complicated and include many more options than just whether or not to marry before the child is born. Women who become pregnant out of wedlock face a variety of personal and financial situations. For example, a college educated professional who has substantial savings and a steady job and plans to bear a child out of wedlock faces a much different set of options than a high school dropout from an impoverished family who has an unplanned pregnancy.

Many of these options are difficult to study. Survey data, for example, have a major limitation for studying abortions; abortions are severely underreported by respondents. For this reason, research on the resolution of premarital pregnancies has focused on pregnancies that are carried to term. In addition to marriage, some researchers have explored cohabitation as a living arrangement available to women who experience a premarital pregnancy (see, for example, Manning 1993). Other options include residing with one's parents or living alone. In addition, women must find a way of supporting themselves and their families. Here, the options include reliance on others, e.g., a cohabiting partner, a spouse, or parents, or relying on the state, e.g., welfare, or working to support one and one's child.

In this paper, we look more broadly at some of the alternatives available to women who give birth following a premarital pregnancy. We look at the association of their pre-pregnancy characteristics with their living arrangements after the birth of the child, and the association of

these characteristics with their likelihood of being poor and receiving welfare after the birth of the child.

Background

We have witnessed major changes in the incidence of premarital pregnancies and in how women deal with premarital pregnancies in the past several years. Between 1980 and 1991, the pregnancy rates for unmarried women in the United States increased from 91 to 103 per 1000 women of childbearing age. This increase in pregnancy rates has been accompanied by a decline in the percentage of pregnancies ending in abortion, a decrease in the likelihood of a marriage taking place prior to the birth of a child and, thus, an increase in out-of-wedlock or nonmarital births (O'Connell and Moore 1980; Ventura et al. 1995).

(1) Living Arrangements after a Premarital Pregnancy

Changes in the decision to marry prior to the birth of the child have had a large impact on the increase in nonmarital births and the decreased likelihood of unmarried pregnant women residing in a marital union by the birth of the child. Between the early 1960s and the late 1980s, the percentage of white women who conceived a child prior to marriage but married before the child was born decreased from 61% to 34%. For African Americans, the change was from 31% to 8% and for Latinas from 33 to 23 percent (Bachu 1996).

Cohabiting is another option for some women. Between 1970 and 1984, over 25% of out-of-wedlock births took place in homes of cohabiting parents (Ventura et al. 1995; Bumpass and Sweet 1989). The percentage of nonmarital births that take place within informal unions varies widely by race and ethnicity. While only 18 percent of African American nonmarital births take place within cohabiting unions, 29 percent of non-Hispanic whites, 40 percent of

Mexican American and 59 percent of Puerto Rican children are born under these living arrangements (Ventura et al. 1995).

Along with marriage and cohabitation, a single pregnant woman may choose to live independently or with her parents or kin. Winkler (1993) found that around 70% of single mothers (women who did not marry prior to the birth of the child) live independently in a one-family household while close to 29% of single mothers live in subfamily households. Of the women that live in subfamily or 2-family households, 35% share a home with a related single female. The majority of the women in this category are young and African American and they typically share the household with their own single mother. Twenty-six percent of women in subfamily households live with both their parents. Typically, single mothers living with two parents are young and white. London (1998) found that, during the 1970-1995 period, the percentage of single mothers who lived with their parents changed little. The percentage that cohabited increased, while the percentage that lived independently declined.

Women's personal circumstances prior to becoming pregnant may affect with whom she lives after she has a child. As noted above, race is obviously an important factor (Ventura et al. 1995). The literature points out that the family structure while growing up significantly affects the living arrangement decisions made by pregnant single women. Women that grow up with both parents are more likely to marry prior to the birth of the child (Parnell et al. 1994; Coverdill and Kraft 1996; Cooksey 1990). It is unclear whether women from nonintact households are then more likely to live on their own, with parents or to cohabit.

Age is another factor; older women are generally in a better position to live independently rather than to move in with their parents. Some research suggests interactions between race, age, and pre-conception living arrangements. Looking at the marriage rates of

cohabiting African American and White women, Manning (1993) finds that once pregnant, white cohabiting women in their twenties are more likely than single white women to marry before the birth. On the other hand, pregnant teenage white women and black women who cohabit are no more likely than single women to marry prior to the birth of a child.

Educational attainment also influences the ways in which women deal with a premarital pregnancy. Previous research shows that among women who carry a premarital pregnancy to term, education increases the likelihood of having a marital rather than a premarital birth (Coverdill and Kraft 1996).

Enrollment in school and participation in the labor force are also important factors affecting the manner in which women cope with a premarital pregnancy. While school enrollment has been found to decrease the likelihood of marriage, paid employment increases the likelihood of marriage (Oropesa, Lichter and Anderson 1994; Landale and Hauan 1996).

(2) Financial Support Following a Premarital Pregnancy

Women who experience a premarital pregnancy that results in a live birth may rely on several forms of financial support including earnings from work, spouse's earnings, welfare and the support of parents. Whether a woman is able to survive financially through the contributions of her income, her spouse's income and/or her family's income, or whether she must rely on public assistance programs is in part determined by her living arrangements. Cohabitation and marriage after the birth of a child provide children conceived premaritally with financial and emotional benefits.

Residing with kin subsequent to the birth may also improve the lives of mothers and their children. Single mothers who reside with their parents or cohabit with an unrelated male are less

likely to receive public assistance than single mothers who live independently (Winkler 1993; Folk 1995). Parents and siblings may reduce the total household workload and may provide emotional support, financial support and child-care help to co-residential unwed single mothers (Folk 1995; Jayakody, Chatters and Taylor 1993). The benefits may be greater for whites than for blacks. Since the majority of single white women who reside in their parental home are living with both parents, they tend to fare better than black women who under the same circumstances live with their single mother (Folk 1995).

Sharing a home with parents and other kin may also provide single unmarried women with working role models. Hao and Brinton (1997) find that single mothers who reside with parents or other kin are significantly more likely to move from nonproductive to productive activities. However, they find that the support provided to these women by their kin in terms of encouragement and child care provision is not always enough to keep them engaged in productive activities (Hao and Brinton 1997).

Among the factors that influence the financial well-being and situation of women are the experiences of their parents with welfare. Among women who had a nonmarital birth between 1983 and 1988, 31% had grown up in families that received public assistance, increasing the likelihood of intergenerational transmission of dependency (Ventura et al. 1995; Parish, Hao and Hogan 1991). While many women avoid the welfare dependency of their parents a larger percentage than in the general population become dependent on governmental aid (Parish et al. 1991). Looking at teen mothers from the Baltimore area, Harris (1997) finds that relative to women who did not reside in a home with welfare, women who grew up in a family that received welfare were 55 percent more likely to initiate welfare use. We cannot examine the effects of previous welfare use because our data contain information on childhood welfare experiences for

only the subset of women who resided with their parents after the survey began. And, for this subset of women, the data contain information only for ages after age 13. This is because the respondents were aged 14-21 in 1979, the first year of the survey, and the survey asked no retrospective questions about welfare use.

Other variables such as race, family structure while growing up, age, educational attainment, and the woman's pre-birth educational and employment status may affect financial wellbeing following a premarital conception. Teenagers who chose to marry and those who resided with parents at the time of their first birth tended to avoid welfare use (Harris 1997). Previous research shows that factors such as living in a single parent home, having low educational aspirations and low educational attainment and being sixteen years of age or younger contribute to the likelihood of entrance to welfare following the birth of the child (Harris 1997; Folk 1995).

Research Questions

We explore two major research questions:

- How do living arrangements and personal circumstances prior to a premarital pregnancy affect with whom a woman lives after she has a child?
- How do living arrangements and personal circumstances prior to a premarital pregnancy affect poverty and welfare use after a child is born?

We are particularly interested in the following sets of factors that previous research suggests are important influences on both living arrangements and financial well-being: (1) race; (2) family structure during childhood; (3) age at conception; (4) education; (5) living arrangements prior to conception; and, (6) productive activities prior to conception.

(1) Race

Previous research suggests that among women who give birth following a premarital pregnancy, black women will be less likely to marry and to cohabit than whites, while Latinas will be less likely to marry but more likely to cohabit than whites (Bachu 1996; Ventura et al. 1995). Previous research also suggests that black and Latina women will be more likely to be poor and more likely to use public assistance than white women. The black/white differences in poverty and public assistance are due both to differences in the economic opportunities available to white women and black women, and to differences in the ability of their spouses and families to assist with the costs of raising a child.

(2) Family Structure at Age 14

We hypothesize that women who come from single parent families will be less likely to marry following a premarital conception than women from two parent families; women from single parent families will also be less likely to move in with their parent or parents than women from two parent families (Parnell et al. 1994; Cooksey 1990; Coverdill and Kraft 1996). The relationship between family structure during childhood and marriage may be due, in part, to role modeling, i.e., women from single parent families probably feel more comfortable as single mothers than women from two parent families. Single parent families probably also have more difficulty providing financial and other support to a woman who experiences a birth out of wedlock than do two parent families.

(3) Age

As women age, their willingness to move back in with their parents decreases, and their desire to live independently increases. Consequently, we hypothesize that the likelihood of living independently relative to the other alternatives will increase with age. Further, the

likelihood of being poor or using welfare will decrease with age. This is because women acquire more job skills and labor market experience as they grow older.

(4) Education

Following previous research (Coverdill and Kraft 1996), we hypothesize that the likelihood of marrying will increase with education. We also hypothesize that the likelihood of being poor and/or using welfare will decrease with education. More educated women have better opportunities in the labor market, and are in a better position to support themselves and their child.

(5) Living Arrangements Prior to Conception

There is probably a good deal of social inertia involved in the decisions about living arrangements that are made following a decision to have a baby. Women who live independently are probably more likely to continue to do so, for example, than women who are cohabiting prior to conception. But, transitions from certain kinds of living arrangements to others are probably also more common. Previous research suggests that, at least for some groups of women, cohabitators are more likely to marry prior to birth than women who were living on their own (Manning 1993).

(6) Activities Prior to Birth

We hypothesize that women who were working prior to conception are more likely to marry and less likely to live with their parents than those who were not working (Oropesa, Lichter, and Anderson 1994; Landale and Hauan 1996). Employed women will also be less likely to be poor and to use welfare.

Data and Methods

(1) Data

The data used in this analysis are from the 1979-1992 waves of the National Longitudinal Survey of Youth (NLSY). This survey interviewed 12,686 young men and women who were ages 14-21 in January 1979, including a nationally representative sample of 6,111 and additional oversamples of blacks, Hispanics and poor whites. This sample gives us a large pool of young single women, tracked over a fairly long time period, among whom we can examine the pre- and post-birth experiences of those who have premaritally-conceived births. We only examine experiences after first premaritally-conceived births; subsequent births before marriage and all non-marital births to women who have been previously married are not considered here, as these experiences are certainly much fewer than, and considerably different from, the experience of having one's first conception occur before marriage. Also, we do not attempt to examine those women who conceive before marriage but whose pregnancies are not carried to full term (either due to miscarriage or abortion), as previous research has shown that data collected through personal interviews are not a reliable source of information on abortions or miscarriages.

Table 1 shows that of the 6,283 young women initially observed in the 1979 survey, 4,410 report a first birth by 1992 or prior to their last interview. 2,039 of those first births were conceived premaritally; when weighting is used to account for oversamples in the original survey we see that 37% of first births in the larger population can be expected to be the result of a conception that occurred before marriage. Table 1 also reports the estimates for the subsample of women who continue in the sample until 1992, i.e., those who are not lost due to attrition over the years. When the proper weights are applied to this group, we see very similar estimates for the incidence of premarital conception of first births.

Insert Table 1 about here.

Table 1 also presents estimates of premarital conception for women of different age groups. We can see that premaritally-conceived births account for much higher proportions of first births among younger mothers, with approximately 90% of births to mothers 16 and younger, and 83% of births to mothers 17 and 18, being conceived out of wedlock. Premarital conception is, by far, the most typical means of generating a first birth among these younger mothers. Indeed, it is not until we examine births occurring at age 22 and above that we see that most births are conceived in a marriage. Given the high percentages of younger births that are conceived premaritally, and the difficulties that these younger mothers are more likely to experience, it seems even more important that we try to understand the mechanisms that are likely to ameliorate those difficulties.

As we need to observe the woman's characteristics both before and after the birth, we limit our analyses to those women who had births resulting from pre-marital conceptions from 1980 through 1990. This results in 1,124 cases. Of these premaritally conceived births, we observe the mother's post-birth living arrangements in 1,094 cases and the mother's post-birth financial resources in 1,066 cases.

(2) Methods

The analysis is intended to examine the effects of an individual's pre-conception attributes on how she copes with a birth following a premarital conception. We are particularly interested in the choices and available options women have regarding their living arrangements after the birth, as well as their economic wellbeing. We use a standard multinomial logit model to predict the effects of personal characteristics and pre-birth situation on the women's living arrangements in the year after a birth. The dependent variable for the living arrangement

outcome is divided into four possible states: living with parents, on her own, with a cohabiting partner, or with a spouse. In the case of living arrangements, the omitted comparison is to living on one's own and being unmarried. For the other outcomes, welfare and poverty status, two separate binomial logistic regression models are estimated, one for each of the two outcomes. These models allow us to assess the relationship between the independent variables in the models and the likelihood of being in each category of the outcomes.

(3) Measures

Table 2 shows the descriptive statistics for the independent variables in the models. We see in these statistics that the 1980-1990 subsample to which we have limited this analysis is very similar to the larger set of all women who report pre-marital conceptions leading to births. This gives us confidence that the results from this subsample should be nationally representative and that our conclusions can be generalized to the larger population.

Insert Table 2 about here.

The descriptive statistics for our key variables appear first in the table. The statistics for our restricted sample (the right hand set of columns in Table 2) show that approximately 60% of the women with premarital conceptions that result in a live birth are white, substantially less than the proportion of the overall sample or the U.S. population that is white. Approximately 43 percent lived in a non-intact family at age 14. The average age at the time of the birth is 21. Most of the women in the restricted sample have graduated from high school. About two thirds of the respondents were living with their parents prior to conception. Over 1/2 were working and 42 percent were enrolled.

As controls, we include other family background characteristics: number of siblings, parental education, parental employment status, and adjusted household income. The latter may

be the income of the parents, if the respondent is living at home prior to conception, or the income of the individual and/or her cohabiting partner. We also included the Armed Forces Qualifying Test Score (AFQT) for the respondents, and some measures of local area characteristics, urban/rural, region of the country, the county unemployment rate, and the AFDC maximum benefit rate in the state of residence prior to conception.

For those respondents who have missing data for any of the independent variables, those variables were set to the mean or modal category (as measured among those women with premaritally conceived births in the 1980-1990 time span), and flags indicating missing status were included in the models. As shown in Table 2, the variables with the largest number of missing cases were father's education and employment, and mother's education.

Results

(1) The Distribution and Stability of Living Arrangements and Economic Wellbeing

Table 3 reports the distribution of living arrangements for women who carry a premarital conception to term, both for all those who were in the sample in 1979 and those who remained in 1992. When we examine the final column (the distribution with missing excluded), there appear to be no large differences in the distributions of outcomes between the original 1979 sample and the 1992 subsample. This indicates that the attrition that has occurred in the sample does not seem to have affected the distribution of these particular outcomes.

Insert Table 3 about here.

Women were categorized into one of four categories based on whether they were living with their parents, and whether they were married, cohabiting or single. Only a very few women reported being married AND living with their parents; these cases were combined with

unmarried women living with their parents. Cohabitation was determined by whether the woman reported living with an unrelated adult of the opposite sex. Of those women whose living arrangements are observed at the interview after their premaritally-conceived birth, Table 2 shows that about 36% are married, while 33% are living with their parents, 12% are cohabiting with a male partner, and 18% are living on their own. While it is somewhat reassuring to see that the majority of women have someone (either parents or a partner) to help them with child-rearing, a significant number of these mothers are left to fend on their own.

While we have focused this paper on outcomes in the year immediately following the birth of a premaritally-conceived child, we are also interested in how stable these living arrangements are over the longer run. Table 4 shows the percentage of women who were still in each living arrangement at 2 and 5 years after the birth. We can see that marriage was the most stable of these arrangements; 90% of women who were married in the first year were still married in the second, and 88% were still married in the fifth year. While these statistics include remarriages along with stable marriages, they do indicate that there is a strong tendency to stay in the married state once one is there.

Insert Table 4 about here.

Other post-birth living arrangements did not show the same level of stability. Only 61% of women who were with their parents after the birth remained there until their second year, and only 31% remained there after 5 years. Given that these women are largely of home-leaving ages, it is not surprising that there is so much instability within this group. Analysis not in Table 4 shows that in the second year 12% of those who had lived at home got married while 21% were living on their own. By the fifth year 28% were married and 32% were on their own. In both the second and fifth years only a small proportion (6-8%) were cohabiting. Similar

instability can be seen among those who were cohabiting or living on their own after the birth. By the fifth year about 44% of the cohabitators and 28% of those living on their own had married.

These levels of instability in living arrangement outcomes indicate that we may want to consider longer term outcomes in future analyses. We do remain convinced though that women's living arrangements in the immediate aftermath of the birth are an important result to consider in their own right. Table 5 shows the differences in poverty status and welfare receipt at 1, 2 and 5 years after the premaritally-conceived birth, conditional on their living arrangements in the first year. The sample sizes for the under 17 age category are quite small, so it is difficult to say much about this group.

Insert Table 5 about here.

Among the other two age groups we can see that overall levels of poverty and welfare receipt decline both with age at the time of birth and with time after the birth. This is not surprising, as both poverty and welfare are known to decline with age. There are striking differences in these outcomes among the different living arrangements, and these differences are quite stable over time. Women who are married soon after the birth are much less likely to live in poverty and to receive welfare, even five years later. Those who live in other situations in the year after the birth are much more likely to be poor and to use welfare. And, of course, living arrangements and economic wellbeing are reciprocally related. That is, one's economic situation in part determines one's post-birth living arrangements, and one's post-birth living arrangements affect one's economic situation.

(2) Multinomial Logistic Regression Analysis of Living Arrangements

The multinomial logistic regression results for living arrangements are shown in Table 6. The coefficients in these tables are the effect of the independent variables on the log odds of being in the state shown versus being in the omitted state. To calculate the effect on the odds themselves, we can use the formula (e^{β}). As an example, the effect of being black on being married versus being unmarried is ($\beta=-2.17$). Black women are $e^{-2.17}=0.114$ times as likely as whites or others, to live with a husband instead of living on their own while unmarried. This finding confirms previous research that found that blacks were less likely than whites to marry after a premarital conception. Race and ethnicity seem to have no significant effect on the likelihood of living with one's parents or cohabiting relative to living on one's own. This result is different from some previous research that suggested that Latinas were more likely and blacks were less likely than whites to cohabit following a premarital conception. Our sample size is probably too small to permit a serious assessment of Latina/white differences, and it is also too small to look carefully at the interactions among age, race, and pre-conception living arrangements.

Insert Table 6 about here.

Family structure at age 14 also is associated with living arrangements after a birth resulting from a premarital conception. But, contrary to what we expected, women from non-intact families at age 14 are just as likely to marry or cohabit as women who were in intact families at age 14. Being in a non-intact family at age 14 does decrease the odds of living with one's parents by more than half. Individuals with parents who are no longer married are less likely to have those family resources on which to rely.

The results for age show that the likelihood of living with one's parents decreases as individuals grow older. This suggests that as women age, they become increasingly independent of their families, and more likely to live on their own. With age likely comes increased experience of being on one's own, a decreased connection with the parental household, an increase in one's available resources, and a desire for independence. Each of these factors probably play a role in keeping older unwed mothers out of their parents' home. The likelihood of marrying also decreases with age. Being an older unwed mother may make a woman a less attractive partner in some marriage markets.

As previous research suggested (Coverdill and Kraft 1996), the likelihood of marrying is higher for those with some college education than for those with only a high school or less than a high school education. Those with some college are also more likely to live with their parents than to live on their own compared to women with less education.

Living arrangements prior to conception also have significant effects on living arrangements after birth. Those who were living on their own prior to conception are less likely to be living with their parents after the birth than those who were living with their parents before the birth. Also, those who were cohabiting prior to conception are more likely to cohabit after the birth. Cohabiting partners are not more likely than others to marry before the birth occurs.

The only significant effect of productive activities prior to conception was that employed individuals were less likely to be living with parents after the birth than were individuals who were unemployed prior to conception. This suggests that employed individuals are in a better situation to support themselves and are less likely to need the financial support of their parents.

(3) Binomial Logistic Regression Models of Poverty and Welfare Receipt

Table 7 displays the binomial logistic regression estimates for poverty and welfare receipt in the year after a birth resulting from a premarital conception. Here coefficients are estimates of the effect on the likelihood of either receiving welfare or being in poverty. Although living arrangements are undoubtedly related to financial wellbeing after the birth, it is inappropriate to include living arrangements after the birth as an independent variable given the endogeneity of living arrangements, i.e., they are caused by one's financial situation as well as being a cause of one's financial situation.

In this model race and ethnicity only seem to have a significant positive effect on the likelihood of receiving welfare. It appears that black women may be more reliant on public support when they have a premaritally-conceived child than are other racial/ethnic groups.

Insert Table 7 about here.

Coming from a non-intact family does not significantly affect the likelihood of being poor or of receiving welfare. Personal pre-birth attributes of the respondent, such as age and educational attainment, do appear important. Older women are less likely to use welfare, again indicating that they are more capable of supporting themselves. Having graduated high school makes the respondent .55 as likely to receive welfare, and .48 as likely to be in poverty, compared to individuals who did not finish high school. The effects of attending college are even stronger in the same direction. Those who attended college are .69 as likely to use welfare and only two-fifths as likely to experience poverty. It may be the higher education levels give one access to resources, either from family or from a more lucrative job, which one can use to avoid welfare and poverty.

Having lived on one's own without a partner before the birth increases the risks of both receiving welfare and being poor. It is not surprising that women who were disconnected from a support network before the birth would be in a disadvantageous position afterwards.

Activities prior to conception have important effects on post-birth wellbeing. Women who were employed prior to conception are less likely to use welfare and less likely to be poor than those who were not working prior to conception. Those who were enrolled are significantly less likely to receive welfare. Those women who worked previously have a number of benefits: experience in the work force, a proven ability to get a job, possibly higher salaries due to having worked their way up the ladder, and the receipt of job benefits which would reduce the need for welfare.

Conclusions

Our analyses of data from the National Longitudinal Survey of Youth demonstrate the utility of investigating a more complete set of possibilities that follow a premarital conception than most previous research has considered. These possibilities include not only cohabitation and marriage, but also living with parents or on one's own. The results show that the vast majority of individuals who give birth following a premarital pregnancy, over 80 percent, are married, cohabiting, or living with their parents. Less than 20 percent are trying to make it on their own, and a small fraction of these are living with other adults, such as siblings or friends.

The results also show, however, that all of the living arrangements except for marriage are very unstable. Part of this instability is due to people in the other situations marrying later on; by five years after the premarital birth, 44 percent of the cohabiting individuals had married. Only 28 percent of those who were living at home or those living on their own had married five

years later. Thus, in the long run, those who are cohabiting before and/or after a birth are more likely to marry than those who were on their own or living with parents.

Further, living arrangements are associated with economic wellbeing. Those who are married in the year following a birth are much better off and much less likely to use welfare than those in the other three living arrangements. And, these differences in financial wellbeing persist over the course of the next several years in the lives of the individuals. One of the most significant findings of this part of the analysis is that cohabitation is more like living alone or with one's parents than it is like marriage in its implications for financial wellbeing.

The results of the multivariate analysis of the factors associated with living arrangements are, in part, consistent with previous research. We found that black women are less likely to resolve a premarital pregnancy through marriage than are white women. Older women are less likely to move back in with their parents than are younger women. Women who are more highly educated are more likely to marry than are women who are less educated.

Our analyses of the post-birth financial situation of women who carry a premarital pregnancy to term show that black women are more likely to use welfare than are white women. The likelihood of being poor or using welfare decreases with educational attainment. Finally, women who were working prior to conception are less likely to be poor or to use welfare after the birth.

Although our analyses are informative, they have some important limitations. First, the small sample sizes, especially for Latinas, make it difficult to examine some of the possible interactions between age, race, and pre-conception living arrangements. Second, some selection bias is possible in that we look only at women who experience a premarital pregnancy and carry it to term. Third, some women obviously change their living arrangements, and some of them

make several changes, following a birth. Our multivariate analysis looks only at the state in which they are in during the year following the birth. This misses a good deal of interest in the stability and nature of living arrangements.

Perhaps the major contribution of our analysis is to illustrate the utility of broadening the discussion of the aftermath of a premarital conception to look at a wider set of living arrangements, and to look at the connection between living arrangements and financial wellbeing. Future work should explore more carefully the joint determination of living arrangements and financial wellbeing following a premarital conception that is carried to term. And, future work should follow women after these births to get a better idea of the consequences of premarital conception for the lives of the mothers and their children.

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TABLE 1: Conception Status of First Births

	1979 Original Sample (6283 Women)			1992 Sample (4535 Women)		
	N	Pct.	Weighted Pct. (1979 Weights)	N	Pct.	Weighted Pct. (1992 Weights)
<i>All Birth Ages</i>						
Marital Conception	2371	53.8	63	1744	52.5	62.8
Premarital Conception	2039	46.2	37	1581	47.5	37.2
Total	4410	100.0	100.0	3325	100.0	100.0
<i>Birth Ages 11-15</i>						
Marital Conception	15	9.6	8.7	9	7.4	13.7
Premarital Conception	141	90.4	91.3	113	92.6	86.3
Total	156	100.0	100.0	122	100.0	100.0
<i>Birth Ages 16-17</i>						
Marital Conception	99	16.2	17.9	66	14.1	15.9
Premarital Conception	514	83.8	82.1	403	85.9	84.1
Total	613	100.0	100.0	469	100.0	100.0
<i>Birth Ages 18-21</i>						
Marital Conception	715	43.7	50	486	41.4	49.9
Premarital Conception	920	56.3	50	689	58.6	50.1
Total	1635	100.0	100.0	1175	100.0	100.0
<i>Birth Ages 22+</i>						
Marital Conception	1542	76.9	82.7	1183	75.9	82.7
Premarital Conception	464	23.1	17.3	376	24.1	17.3
Total	2006	100.0	100.0	1175	100.0	100.0

SOURCE: NLSY, 1979-1992.

TABLE 2: Descriptive Statistics for Independent Variables

	All Women with Premarital Conceptions Leading to Births (N=2036)			Women with Premarital Conceptions Leading to Births in 1980-1990 (N=1124)		
	Pct.	Wtd. Pct.	Number Missing	Pct.	Wtd. Pct.	Number Missing
Key Variables						
Race/Ethnicity						
White/Other	39.3	57.8	0	39.2	60.1	0
Black	44.7	33.9	0	43.0	31.1	0
Mexican	9.0	4.6	0	10.2	4.8	0
Non-Mexican Hispanic	7.0	3.8	0	7.6	3.9	0
Family Status at 14						
Intact	53.0	57.7	6	53.0	56.8	5
Non-Intact	47.0	42.3	6	47.0	43.2	5
Age at Time of Birth	19.53	19.76	0	20.98	21.15	0
Educational Attainment Pre-Conception						
Less than HS	45.1	42.8	919	46.1	43.8	40
Graduated HS	36.5	37.4	919	36.7	37.8	40
College	18.4	19.8	919	17.2	18.4	40
Living Arrangements Pre-Conception						
With Parents	70.3	65.2	930	71.4	66.8	51
On Own, Unmarried	19.5	20.5	930	18.9	19.5	51
On Own, Cohabiting	10.2	14.3	930	9.7	13.6	51
Employment Status Pre-Conception						
Employed	53.3	57.6	876	52.6	56.6	0
Enrolled in School	40.3	40.4	876	41.4	41.6	0
Controls						
Number of Siblings						
None/One	10.4	11.8	4	11.3	13.5	2
Two/Three	30.6	33.5	4	33.8	36.1	2
Four/Five	28.4	29.9	4	26.7	27.9	2
Six or More	30.7	24.9	4	28.2	22.5	2
Mother Worked	52.3	53.8	50	53.3	56.3	22
Father Worked	90.3	91.3	608	90.4	91.6	350
Mother's Education						
Less than HS	51.3	43.3	436	48.0	38.3	228
Graduated HS	39.6	45.0	436	42.1	48	228
College	9.1	11.6	436	9.9	13.7	228
Father's Education						
Less than HS	49.8	43.6	609	47.5	41.6	320
Graduated HS	36.1	39.4	609	37.8	40	320
College	14.1	17.0	609	14.7	18.4	320
Urban	80.8	78.9	774	80.9	78.6	82
Region						
NE	17.2	16.3	722	17.9	17.1	42
NC	24.1	31.2	722	22.7	29.0	42
SO	39.2	34.1	722	39.8	35.1	42
WE	19.5	18.4	722	19.5	18.7	42
AFQT Score	27.11	32.04	100	27.34	32.87	51
County Unemploy. Rate	8.01	8.12	965	8.06	8.20	88
AFDC Max. Benefit Rate	374.39	391.97	953	370.23	386.33	76
Adj. Household Income	8316.57	9921.37	1169	8035.61	9568.34	282

SOURCE: NLSY, 1979-1992.

TABLE 3: Living Status in Year After Birth (for First Premarital Conceptions).

For Premarital Conceptions from 1980-1990, 1979 Sample

	N	Pct.	Wtd. Pct.	Missing Excluded	
				Pct.	Wtd. Pct.
With Parents	434	38.7	32	40.3	33.1
On Own, Unmarried	217	19.3	17.6	20	18.2
On Own, Cohabiting	126	11.2	11.8	11.7	12.2
On Own, Married	304	27	35.3	28.1	36.5
Missing	43	3.8	3.3		
Total	1124	100.0	100.0	100.0	100.0

For Premarital Conceptions from 1980-1990, 1992 Sample

	N	Pct.	Wtd. Pct.	Missing Excluded	
				Pct.	Wtd. Pct.
With Parents	359	39.8	31.5	42.9	33.9
On Own, Unmarried	175	19.4	17.4	19.9	17.8
On Own, Cohabiting	95	10.5	11.3	10.8	11.6
On Own, Married	232	25.7	35.7	26.4	36.6
Missing	24	2.7	2.5		
Total	885	100.0	100.0	100.0	100.0

SOURCE: NLSY, 1979-1992.

TABLE 4: Stability of Living Arrangements

Year After Birth	% Still in Living Arrangement in Second Year	% Still in Living Arrangement in Fifth Year
With Parents	60.71	31.36
Married	90.00	88.36
Cohabiting	60.52	30.34
On Own	62.76	52.60

Source: NLSY, 1979-1992.

TABLE 5: Poverty Status and Welfare Receipt, by Living Arrangements in Year After Birth

<i>Year After Birth</i>	% In Poverty Status				% Received Welfare			
	All Ages	<17	18-21	21+	All Ages	<17	18-21	21+
<u>Living Arrangements</u>								
With Parents	47.85	65.20	47.23	30.50	51.45	60.44	55.21	33.87
With Husband	19.33	36.41	22.81	11.42	15.67	25.87	21.51	7.03
With Co-habiting Partner	50.12	100.00	63.94	37.95	37.68	9.34	51.99	28.83
Unmarried, Not at Home	44.85	68.15	50.93	35.54	58.62	37.79	69.85	48.48
<i>Second Year After Birth</i>	% In Poverty Status				% Received Welfare			
	All Ages	<17	18-21	21+	All Ages	<17	18-21	21+
<u>Living Arrangements in Year After Birth</u>								
With Parents	44.13	46.96	45.65	35.98	48.30	61.62	52.07	26.22
With Husband	16.59	21.36	17.62	14.00	20.07	33.96	26.28	9.39
With Co-habiting Partner	48.58	37.45	52.41	45.65	41.16	9.34	52.82	32.55
Unmarried, Not at Home	48.47	49.77	53.05	43.17	57.50	37.33	66.35	49.47
<i>Fifth Year After Birth</i>	% In Poverty Status				% Received Welfare			
	All Ages	<17	18-21	21+	All Ages	<17	18-21	21+
<u>Living Arrangements in Year After Birth</u>								
With Parents	40.59	61.31	37.63	24.56	43.58	65.30	41.82	23.21
With Husband	16.43	7.09	20.94	12.91	13.38	11.45	16.70	9.08
With Co-habiting Partner	43.85	49.36	40.08	49.50	37.42	0.00	44.79	31.56
Unmarried, Not at Home	35.90	34.27	35.22	37.31	39.41	48.42	44.71	29.16

Source: NLSY, 1979-1992

TABLE 6: Multinomial Logistic Regression of Living Arrangements

Effect	Omitted outcome category is "On Own and Unmarried"					
	Living with Parents		On Own and Married		On Own and Cohabiting	
	Estimate	Std Error	Estimate	Std Error	Estimate	Std Error
<i>Intercept</i>	9.2614***	1.7709	4.9979***	1.8153	0.2223	2.0968
<i>Race/Ethnicity</i>	(omitted)					
White/Other	(omitted)					
Black	0.1302	0.3412	-2.1685***	0.3845	-0.6859	0.4346
Mexican	0.4600	0.5113	0.3066	0.5058	-0.1661	0.6233
Non-Mexican	0.5928	0.5696	-0.3541	0.595	0.8517	0.6
<i>Family Status at 14</i>	(omitted)					
Intact	(omitted)					
Not Intact	-0.7658**	0.373	-0.2602	0.3847	-0.4695	0.4719
<i>Age at 1st Birth</i>	-0.2811***	0.0716	-0.1415**	0.07	0.0046	0.0781
<i>Educational Attainment Pre-Conception</i>	(omitted)					
Less Than HS	(omitted)					
Graduated HS	0.3966	0.3555	0.0169	0.381	-0.3781	0.429
College	1.0753**	0.5153	1.5987***	0.537	-0.0708	0.6365
<i>Living Status Pre-Conception</i>	(omitted)					
With Parents	(omitted)					
On Own Unmarr.	-0.7544*	0.3857	-0.5331	0.3843	-0.3983	0.4473
On Own Cohab.	-0.5389	0.6554	0.7048	0.5415	1.3349**	0.5667
<i>Primary Activity Pre-Conception</i>	(omitted)					
Employed	-0.6624**	0.2892	-0.2307	0.3083	-0.0029	0.3621
Enrolled	-0.4744	0.3316	-0.1303	0.3396	-0.6004	0.4243

*, p<.1 **, p<.05 ***, p<.01

Source: NLSY, 1979-1992. Other variables in the model are parental education, region, rural/urban, income, paternal employment, number of siblings, AFQT score, county employment rate, state AFDC benefit level, and flags for missing values.

TABLE 7: Binomial Logistic Regression of Welfare Receipt and Poverty

Effect	Welfare Receipt		Poverty Status	
	Estimate	Std. Error	Estimate	Std. Error
<i>Intercept</i>	2.8173***	1.0687	1.9950*	1.1886
<i>Race/Ethnicity</i>				
White/Other	(omitted)			
Black	0.7994***	0.2311	0.1546	0.2521
Mexican	0.2614	0.3097	0.2049	0.3458
Non-Mexican	0.0012	0.3461	0.4079	0.3987
<i>Family Status at 14</i>				
Intact	(omitted)			
Not Intact	0.3641	0.2305	0.1223	0.2577
<i>Age at 1st Birth</i>	-0.1024**	0.0442	-0.0291	0.0499
<i>Educational Attainment Pre-Conception</i>				
Less Than HS	(omitted)			
Graduated HS	-0.5932**	0.2303	-0.7212***	0.2646
College	-0.8705**	0.342	-0.8753**	0.376
<i>Living Status Pre-Conception</i>				
With Parents	(omitted)			
On Own Unmarr.	0.4599*	0.2481	0.6378**	0.2704
On Own Cohab.	-0.4118	0.3953	-0.7749*	0.4606
<i>Primary Activity Pre-Conception</i>				
Employed	-0.4035**	0.1817	-0.5690***	0.2071
Enrolled	-0.5046**	0.2295	-0.1945	0.2517

*, p<.1 **, p<.05 ***, p<.01

Source: NLSY, 1979-1992. Other variables in the model are parental education, region, rural/urban, paternal employment, number of siblings, AFQT score, income, county employment rate, state AFDC benefit level, and flags for missing values.

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