Socioeconomic Differences by Family Arrangements in Chile

This paper explores the socioeconomic differences that exist in Chile among first time mothers in different family arrangements. Specifically, I compare their educational attainment, income, and their participation in the labor force. I also take into consideration one fundamental investment that people rely on--their house. After describing socioeconomic differences by family arrangements, I ask to what extent these differences are the result of long term disadvantages passed on from the families the respondents grew up in. The focus is put on the structure and the socioeconomic status of the families where the respondents were raised. The paper ends by comparing the Chilean results with similar data from the U.S.

Bellow, I set out the framework for the analysis of this paper's topics, summarizing what we know about socioeconomic differences according to marital status and intergenerational transfers of inequalities from US and Latin American based research. Afterward, I specify the socioeconomic measures used for the analysis, and highlight some of their specific characteristics in Chile.

BACKGROUND

Economic Differentials and Marital Status

The economic differences between married, cohabiting and single-parent households are well documented in the US. Affluent women raise their children in the context of marriage, and less advantaged women are likely to spend at least some time as single mothers (McLanahan 2004; Lichter, Quian and Mellott 2006; Manning and Brown 2006; Smock and Gupta 2002). Despite the increase in cohabitation in the general

population, cohabiting mothers still do not fare as well as married women, but they do better than single mothers, in terms of income and employment (Clackberg 1999).

Much of the discussion around differences in economic wellbeing according to marital status has been dominated by the selection/causation debate. Do particular living situations lead to certain standard of living levels or can the living standards be explained by other traits of the individuals in each situation, traits other than their marital status? The idea that marriage is the cause of economic wellbeing depends considerably on pulling together two sources of income, but this advantage vanishes when one person in the couple is unable to make such contributions, for instance, because of unemployment (Manning and Brown 2002). Cohabiters and single parents are overrepresented among people with low education levels and among ethnic minorities, where poverty and unemployment are common. It is likely that people with these characteristics would have low standards of living even if they do marry. If that is true, the economic advantage of marriage is contingent upon the union of people whose education, occupation, and ethnicity, among other characteristics, increases the probabilities of their access to wealth (Liaw and Brooksgunn 1994; Lichter et al 2006; Osborne 2005)

The causation/selection debate will probably continue interminably, but one could expect that in contexts where cohabitation is more diffused, it will be less selective. Such is the case of Chilean mothers at first birth -- 40 percent of them are cohabiting and 33 percent are married. In the most optimistic scenario, differences in economic wellbeing according to marital status would be less notable when cohabitation is more diffused. What we now about traditional cohabitation in Latin America, though, reduces the chances for such an optimistic scenario to come true. Cohabitation has traditionally been a common type of union in Latin America, but mainly among groups with low socioeconomic status (Herrera and Valenzuela 2002, Quilodrán 2008, Ojeda 1983). Since

these groups usually have represented a large proportion of the Latin American population, cohabitation was frequent, but it brought people down, instead of up, in terms of economic wellbeing. That is why a dual nuptial system has been proposed for the region. In this system, socioeconomic constrains, rather than people's will, decide who marries and who cohabits (Castro Martín 2002). There is variation among countries in terms of the rights of women and children in different family structures, and changes in the Chilean legislation eliminated the differences between children born to married and unmarried parents at the end of the 20th century, but marriage still provides economic and legal securities that is not guaranteed by traditional cohabitations. On the other hand, there is some evidence that traditional cohabitation in Latin America is starting to be complemented by another type of cohabitation, not exclusive to groups with low socioeconomic status. Such evidence comes from the increase of cohabitation among more affluent groups in Uruguay, Argentina and Chile in recent years (Cabella, Peri and Street 2005; Valenzuela and Herrera 2006), and from the reduction of poverty and the expansion of education in Chile. In the end, there are reasons to expect that large differences in economic wellbeing in Chile would favor married women, but there are also arguments in favor of thinking that those differences may be reduced.

Reproduction of Inequalities

Differences in economic wellbeing according to marital status not only hinder people's present possibilities for a prosperous life, but they are also likely to hamper their future wellbeing. In the US, there is evidence of intergenerational transfer both for family structure and economic wellbeing. Regarding the reproduction of family structure, people who live part of their childhood in one-parent families are likely to begin having sex early in adolescence; girls raised in single mother households are likely to establish unions and bear their first child well before national averages; and unions formed early in

youth are more likely to dissolve than unions formed at older ages (McLanahan and Percheski 2008). Regarding the reproduction of economic inequalities, children who grew up in economically advantaged settings, and with both biological parents, are less likely to be poor and more likely to overcome economic uncertainty than children raised by single parents, in more deprived settings (McLanahan and Percheski 2008). The differences on economic outcomes are larger when comparing children raised by both biological, married parents (intact families) with children raised by single parents. Children raised in cohabiting families do not fare as bad as single-parents' children, but children in neither of these situations fare as well as children from intact families.

The reproduction of family structure and economic wellbeing probably takes place in Chile too. There are not empirical studies, but there is consensus, supported by several historical essays, that people who were born to unmarried parents traditionally tended to form families outside of marriage (Montecino 1996, Ponce de Leon, Rengifo and Serrano 2006, Salazar 2001). Chilean income mobility is relatively low, as compared with other developing countries (Nunez and Miranda 2007), and income inequality in Chile has one of the highest levels of disparity in Latin America. Therefore, the reproduction of family structure probably goes hand by hand with the reproduction of poverty. If this is the case, married women probably were raised in intact and affluent families, and unmarried women probably come from non-intact families, with fewer economic resources.

DATA AND METHODS

Sample

      Data from this study comes from a postpartum survey I implemented between September 2008 and February 2009 in Chile[1]. The data was collected in five hospitals in Santiago, the capital city, where 33 percent of the population lives, and the sample size is 686 women. Mothers were eligible to participate if they were 18 years old or older, bearing their first child, and if their health or their babies' health was not compromised immediately upon delivery[2]. The sample design was not probabilistic. Rather than claiming statistical representation, the sample aims to draw an initial, thorough image of the differences between married and unmarried mothers in Chile. Because socioeconomic status is a key variable informing the topics under study, I used the type of hospital (public, semi-private or private), and the mean income of the municipality where a hospital is located as proxies for socioeconomic status. All public hospitals were considered as having low socioeconomic status. I ranked the semi private and private hospitals located in mid and high income municipalities according to their numbers of births, using vital statistics for 2005, the last year available. I gained access to the largest public hospital, to a semi-private hospital, University hospital, and to three fully private hospitals. The final sample is composed by 48 percent women giving birth in the public hospital, 25 percent in the semi-private hospital, and 27 percent in the private hospitals.

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[1] Data was gathered postpartum in order to take advantage of maternity wards as natural clusters of mothers, as other studies –such as the US Fragile Families and Children Wellbeing Project and the Study of Early Child Care and Youth Development- have successfully done

[2] Though I thought that these sample exclusions would virtually eliminate very-low weigh babies, in practice women in the public hospital were willing to participate and even asked to be interviewed, still in cases when the baby's weight was extremely low, the delivery was preterm or the baby was in the newborn intense care unit.

Variables

Family Arrangements

This study purports to analyze differences in socioeconomic wellbeing of women in different family arrangements. This variable describes the current structure of the families where respondents live, by combining their relationship status and the size of the households where they will live upon release from the hospital. Figure 1 displays the distribution of these two variables in the sample. On the right-hand, the figure shows that 33 percent of women are married, 40 percent are cohabiting, 16 percent have a romantic relationship with the baby's father, but do not live together –a group that from now on I will refer to as being in a visiting relationship-- and about 10 percent are not romantically related to the baby's father anymore – a group that I will call single mothers--. Most of the women, then, will live with the baby's father, either as a husband or as an unmarried partner.

Figure 1. Percentage Distribution of Relationship Status and Family Size
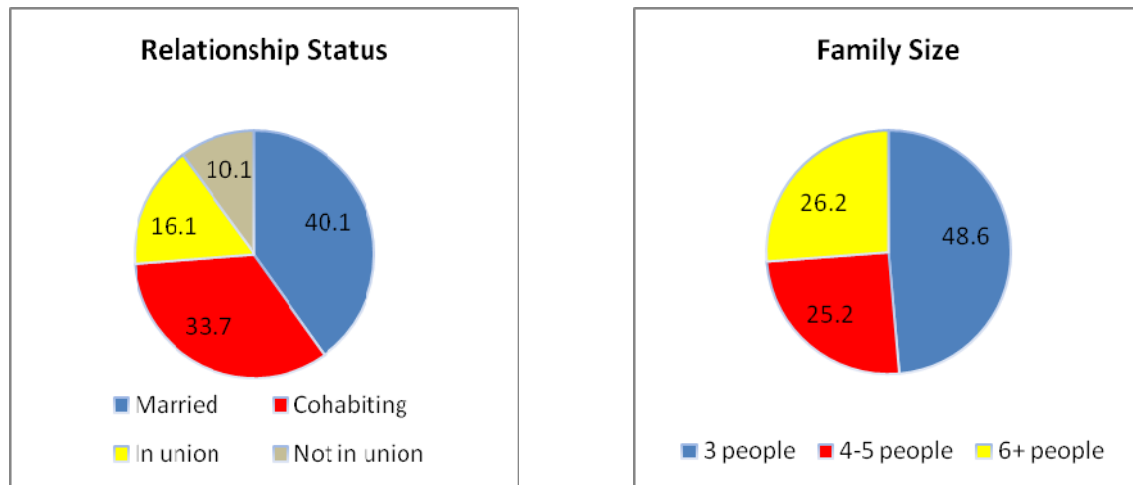
The left-hand of Figure 1 shows that the half of the women in the sample will live in households occupied by three people, namely, the respondent, her pattern and her baby[3]. The other half of the women will share their houses with more people, which I consider an extended household. Extended families are, then, as common as nuclear families, but half of the extended houses are occupied by less than five people, most of the times including the couple, the newborn, and one or two of the child's grandparents. Just 25 percent of women will live in houses that are formed by six or more people, adding more relatives or unrelated members to the unit.

The living arrangements typology combines four relationship statuses --married, cohabiting, visiting, and single women-- and two family sizes --nuclear or extended households. Just three women in each of the visiting and single groups said they will live alone with their babies, so I considered these two groups as basically extended and do not differentiate them by family size. The family arrangement classification, then, has six categories, namely: nuclear marriages, extended marriages, nuclear cohabitations, extended cohabitations, visiting, and single households. This classification allows me to compare each of the groups with every other group, but also to make comparisons involving the nuclear and extended settings, and to compare married to cohabiting or not cohabiting women. Table 1 provides a description of the sample using this classification.

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[3] Multiple births are counted here as one baby.

Table 1: Sample Percentage Description by Family Arrangement (n=686)

| | Family Arrangements | | | | | | |
	Nuc. Married	Ext. Married	Nuc. Cohab.	Ext. Cohab.	Visiting	Single	Total
Family Arrangements %	25.5	8.2	19.8	20.6	16.0	9.9	100.0
Site							
Public hospital	6.4	4.9	19.5	30.8	21.7	16.8	100.0
Semipublic hospital	22.8	11.7	22.8	19.9	16.4	6.4	100.0
Private hospital	61.5	10.7	17.7	3.2	5.9	1.1	100.0
Family Size							
2-3 people	52.6	0.0	40.8	0.0	3.6	3.0	100.0
4-5 people	0.0	21.4	0.0	34.7	27.2	16.8	100.0
6 or more	0.0	10.6	0.0	45.0	28.3	16.1	100.0
Age							
18-19	1.7	8.9	9.6	29.8	37.3	33.8	18.5
20-24	9.7	21.4	35.3	46.8	41.8	39.7	31.5
25-29	36.6	23.2	25.7	15.6	15.5	22.1	24.2
30-34	38.9	35.7	20.6	5.7	1.8	4.4	18.8
35-45	13.1	10.7	8.8	2.1	3.6	0.0	7.0
Mean age	30.2	28.2	26.7	22.7	22.6	22.7	25.8
(st. dv.)	(4.5)	(5.5)	(5.8)	(4.0)	(4.7)	(3.8)	(5.7)

The first row of Table 1 shows that the sample is composed by 25 percent of married women in nuclear households, 20 percent of cohabiters in nuclear settings and 20 percent of cohabiters in extended households. Extended marriages and single households are the least common arrangements, with less than 10 percent respectively. Nuclear marriage is the most common relationship status in the private hospitals, and the largest proportion of cohabiters is found in the public hospital, which also clusters most of single mothers. The semi-private hospital has a more balanced composition of married and cohabiting women, even though cohabitation is more frequent than marriage in this site too. Women giving birth in the public hospital, where about 90 percent are unmarried, are more likely to live in extended households. This makes sense, since, by living in extended households, unmarried mothers' improve their access to economic and social support, and decrease their living expenses through economies of scale (Sigle-Rushton and McLanahan 2002).

Differences in age by family arrangements are impressive. While half of the women in nuclear marriages are over 30 years old, just about five percent of the single and the visiting mothers are in that age group. Most of cohabiting women in extended households are under 30 years old, but the group of cohabiters in nuclear households includes an important proportion of women over 30 years old (30 percent). This similarity between nuclear cohabitation and nuclear marriage can mean nuclear cohabitation is a stable union, where couples consolidate first, and probably accumulate some assets before planning the first child. Extended cohabitation, on the contrary, may be a response to the pregnancy, with one of the new parents moving to the house of the other in order to raise the child together. The age distribution of cohabiters in extended houses resembles that of visiting and single mothers, who are all very young. More than 70 percent of these women are under 25 years, and over 30 percent are still teenagers. These young women are likely to have not planned the pregnancy, and to stay in their parents' houses to get financial support and receive help taking care of the child. In a few words, the postponement of childbirth is just happening among married women and cohabiters in nuclear households.

Regardless of their age, though, most respondents either live or maintain a romantic relationship with their babies' fathers. Thus, unlike the stereotype of unmarried mothers as abandoned women, most of unmarried mothers in this sample are not alone -- they just are single. That opens the possibility that babies' fathers will be around for mothers and babies, at least in the immediate short term, which is good news.

Socioeconomic Wellbeing

In order to measure the socioeconomic wellbeing of women in different family arrangements, I consider their educational attainment, family income, working

experience, their intentions to return to work in the future, home tenure, and status as head of the household. I also consider two background variables, the education of the respondents' fathers, as a measure of the socioeconomic status of the family where they grew up in, and the structure of the family where the respondents were raised.

Considering the fact that poor people in Latin America have traditionally formed nonmarital unions and given that findings from the U.S. indicatie that, whether or not marriage is the cause of wellbeing, married women have characteristics that make them less prone to live in poverty, it seems likely for currently married, Chilean women to enjoy higher socioeconomic wellbeing than unmarried Chilean women do. Assuming that the decision to live in a nuclear family instead of an extended household is made principally based on the ability to afford it --instead of cultural preferences or the need of family support for childrearing, for example--, women in nuclear settings are likely to be more economically advantaged than are women in extended settings.

In this context, I expect to find a hierarchy of wellbeing according to family arrangements. Single mothers are likely to be the most deprived. They live in extended households and, since the relationship with the baby's father is over, they probably lack male economic support. Women in visiting relationships live in extended households too, but they are still in a romantic union, so they are more likely to receive male economic support. Cohabiting women in extended houses may be more advantaged, because of pooling together their resources and their partners', but those resources are probably limited, given that they cannot afford independent living. Cohabiters in nuclear households are likely to be in a better situation, since they can afford independent living, and they have potential access to both female and male resources. The group of married women in extended households probably ranks high in this hierarchy, but it is hard to determine whether or not they are better than nuclear cohabiters. On the one hand, they

may be unable to afford living in their own house, but on the other hand, they are married, so they probably have characteristics that cohabiters do not have, grants them access to wealth. Finally, married women in nuclear settings are probably in the top of this hierarchy of socioeconomic wellbeing.

Education

The Chilean education system is compromised of twelve years of compulsory schooling and two types of postsecondary education. Technical post secondary education is similar to American community colleges. It is offered by institutions that are not universities, and the programs usually last two years or less. Even though it is expanding, it typically serves middle and low-income population. Universities offer undergraduate programs that lead to a professional degree in five years or more, and, to a smaller extent, graduate programs. Chile, together with Argentina and Uruguay, is one of the Latin American countries where education is more extensive, but postsecondary education is still not prevalent. Younger cohorts are, certainly, more educated, and there are not large differences according to gender. Using data from a national household survey (CASEN 2006), Figure 2 depicts the distribution of educational attainment by age groups, for a subsample of people comparable to the postpartum survey sample, this is to say, women between 18 and 45 years old, in the Metropolitan Region of Santiago. Just 34 percent of them reached the level of postsecondary education. This education level is more common among women in their twenties, who currently are in college or who already finished their college years.

Figure 2. Percentage Distribution of Educational Attainment by Age,
Women 18-45, Metropolitan Region, 2006
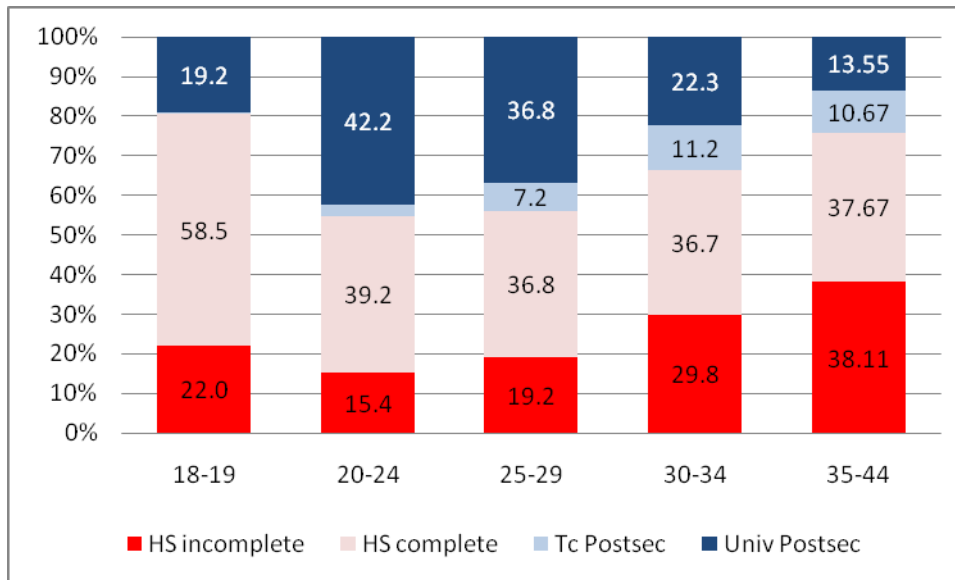
Source: CASEN 2006

The economic returns of postsecondary education in Chile are high. In 2006, the rate of return for education --that is, the average returns on every dollar invested in education-- was estimated at 20 percent for technical post-secondary education, and in 25 percent for university level post-secondary education. Returns are higher for those who graduate, reaching 40 percent at the university level. These rates are higher than the rates for other Latin American countries and other developed countries (Sapelli 2009)[4]. Making it to college, and then graduating, greatly improves people's life chances.

I present results on educational attainment for the postpartum survey using the same categories as in Figure 2. Considering education as a proxy of socioeconomic status, I expect married women, and women in nuclear settings to have completed more education than women in nonmarital and in extended family arrangements.

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[4] The Latin American countries included in Sapelli's comparison are Argentina, Colombia, Mexico, and Brazil, and the developed countries, the US and Spain. The US data, though, comes from a study published in 1996, 10 years before the data for the Chilean rates of return were computed. Data from the other countries are closer in time.

Income

The Chilean income distribution is one of the most unequal income distributions in Latin America, one of the regions of the world that has highest levels of inequality. The richest 10 percent of the population receives about 40% of the total income (Mideplan 2007). Income inequality has traditionally been high in Chile, and comes from the great concentration of the national income in the wealthiest strata of the population, whereas differences among middle and low income sectors are less pronounced, and the differences are even more slight than in some developed countries (Braun et al 2000, Torche 2005).

I decided to ask about total family income in the postpartum survey, since some women may not have earnings --for instance, if they are full-time students, have never worked or stopped working because of the pregnancy. I divide the total family income by the number of people in the household, obtaining the per capita income, which I categorize into three groups: less than $100,000 Chilean pesos a month, between $100,000 and $500,000 and more than $500,000 Chilean pesos a month. As November 27, 2009, the monetary equivalents for $100,000 and $500,000 Chilean pesos were US$203, and US$1,014, respectively. Given the inequality of income distribution, income differences are likely to be quite pronounced according to family arrangements, and the income of the most advantaged group, married women in nuclear households, is probably much higher than that of other groups.

Labor Force Participation

Female participation in the labor force is low in Chile, reaching 40 percent in 2008 (INE 2009). That percentage is below the rate both in other Latin American countries and most developed countries, a rate estimated at 53 percent by the

International Office of Labor for the same year. Figure 3 depicts female participation in the labor force by age, showing that, even though between ages 25 and 50 the participation of Chilean women is around 55 percent, is always bellow the curves for Latin America and for more developed countries.

Figure 3. Female Labor Force Participation Rates in Chile, Latin America and More Developed Countries, 2008
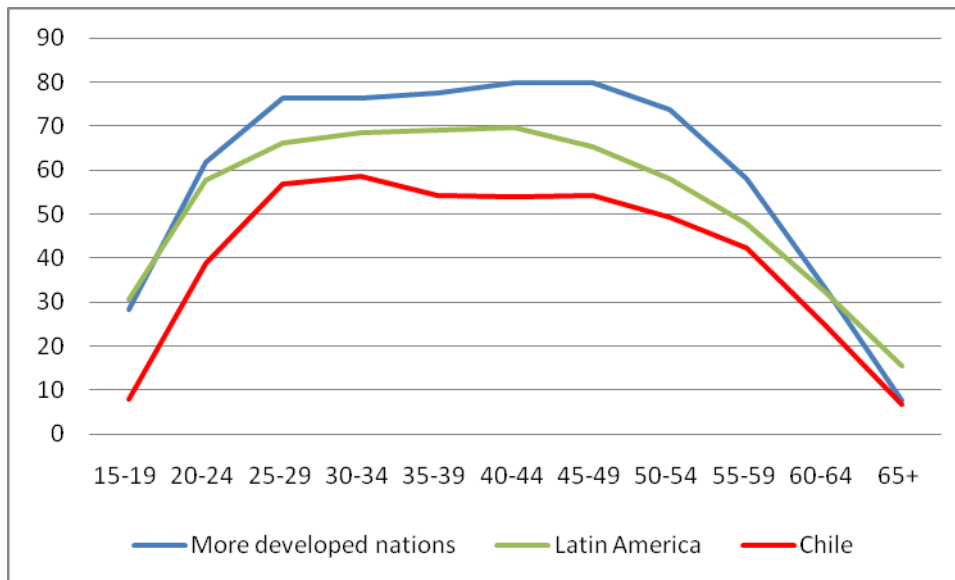
Source: ILO Estimates and projections of the economically active population: 1980-2020 (ILO 2008)
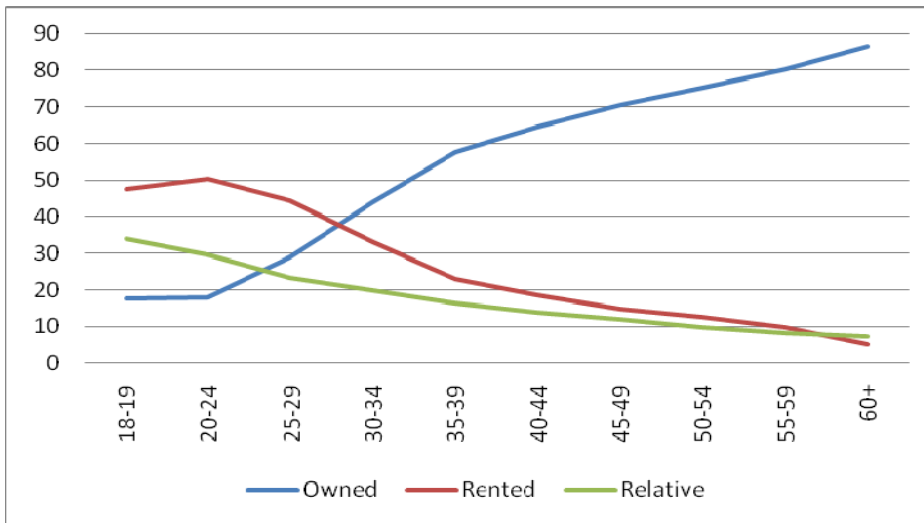
The postpartum survey asked about past work experience and intentions of going back to work in the future. Work experience was measured by the timing of the last job the respondent had (if she had ever worked). Regarding the future, I asked women when they plan to begin working again. Both dates are associated with the legal extension of the maternity leave in Chile --which consists of six weeks before and 12 weeks after delivery--. Fathers are allotted four days leave after delivery, which they may take at anytime within the first month of their child's life. There is evidence that, during the 1990's, the participation in the labor force of women in the wealthiest households grew more than the participation of women in lower income households (Kaztman and

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Wormald 2002). If these tendencies continued during the 2000's, then women in the most advantaged family arrangements, (marriage and unclear settings) probably stopped working closer to the delivery date, and planned to begin working again sooner than the others. Both if these two decisions are likely to favorably affect their economic wellbeing.

Housing

The description of the socioeconomic condition of women in each family arrangement is completed with two variables regarding their houses. Home ownership is an important investment for most Chileans, and low and middle income people think of it as a strategy for future savings, understanding that when they fully own their houses they can stop paying their rents or mortgages, which consume an important proportion of their income (Salinas 2006). According to CASEN 2006, 70 percent of the houses in Chile are inhabited by their owners, 16 percent are rented, 12 percent are owned by a relative of the occupants, and two percent are owned by the institution where one of the occupants work. As seen in Figure 4, homeownership becomes the most frequent type of tenure after age 30. State aid is important when buying a house, since 40 percent of homeowners have received some type of financial help to pay for the unit.

Figure 4. Percentage Distribution of Homeownership by Age, Chile 2006

The postpartum survey asked who the homeowner is, and who the head of the household is. Home ownership has three possible values, depending on whether the house is owned by the respondent or her partner, is rented, or is owned by a relative. The household head may be the respondent or her partner, the respondents' parents or parents-in-law, or another person. Women in marital and nuclear settings are likely to make up the highest proportion of homeowners, given the fact that they are probably be the most socioeconomically privileged, and given the fact that they are more likely to be over 30 years old.

Family Background

Finally, I consider two background variables: the family structure and the socioeconomic status of the family where the respondent grew up. I use the intact or non-intact nature of the family where the respondent lived at age 15 as the indicator of her original family structure. Cross-sectional indicators such as this have been criticized as failing to recognize the complete set of transitions that people may go through during childhood, and for ignoring important distinctions in the structure of the family, such as

biological versus step parenting. However, I chose this simple measure as a way to save time. I use the respondent's father's education as a proxy of their original family's socioeconomic status. The fathers' education is classified as incomplete secondary, complete secondary, or post-secondary. As mentioned earlier, women from non-intact families of origin are likely to bear their first child in less advantaged arrangements, and women coming from families with higher socioeconomic status are likely to currently live in the most advantaged settings.

RESULTS[5]

Table 2 summarizes the distribution of the indicators of socioeconomic wellbeing by family arrangement. The first panel shows the educational attainment of women in each family arrangement. As with the age distribution, the differences are remarkably large. Women in nuclear marriages are far more educated than women in any other arrangement, since 75 percent of them have attained some college education. Having some college education is still common for women in extended marriages (43 percent) or nuclear cohabitations (35 percent), but less than 20 percent of women in the other three arrangements have attended or are attending to college. Thus, besides being the youngest group, women in extended cohabitations, visiting arrangements, and single households are the least educated. To be sure, their youth may be one of the reasons why their educational attainment is low, since they could still be attending to school. But that seems not to be the main reason, because just 11 percent of cohabiters in extended houses, and 17 percent of visiting and single mothers are still attending school (data not shown). The

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[5] A chi-square independence test for every couple of variables included in this section was performed. All the associations are significant at the .001 level.

comparison between women in nuclear settings and women in extended settings favors the former, both in marriages and cohabitations.

Table 2 Percentage Distribution of Socioeconomic Wellbeing, by Family Arrangement

Indicator of Socioeconomic Wellbeing	Family Arrangement						
	Nuc. Married	Ext. Married	Nuc. Cohab.	Ext. Cohab.	Visiting	Single	Total
Educational Attainment (n=686)							
Sec. Incomplete	1.1	8.9	8.1	21.3	22.73	26.5	13.3
Sec. Complete	8.0	26.8	33.1	41.1	39.09	44.1	29.8
Post Sec. Technical	16.0	21.4	24.3	25.5	20	17.7	20.9
Post Sec. University	74.9	42.9	34.6	12.1	18.18	11.8	36.1
Per capita family income (n=681)							
Less than $100,000	6.3	33.9	33.1	71.7	72.7	76.1	44.8
$100-500,000	30.5	44.6	47.8	26.8	24.6	22.4	32.6
More than $500,000	63.2	21.4	19.1	1.5	2.7	1.5	22.6
Home ownership (n=683)							
Relatives	38.9	67.9	19.9	75.0	78.2	66.7	53.9
Rented	29.7	12.5	26.5	5.0	1.8	3.0	15.5
Owned	31.4	19.6	53.7	20.0	20.0	30.3	30.6
Household head (n=683)							
Respondent or partner	100.0	58.9	100.0	25.0	6.4	13.4	57.8
Parents or parents in law	0.0	33.9	0.0	67.9	87.2	64.2	36.9
Other	0.0	7.1	0.0	7.1	6.4	22.4	5.3
When stopped working (n=671)							
Has Never worked	1.2	3.6	6.0	18.3	20.6	10.8	9.8
Stopped 6 weeks	48.0	27.3	30.6	19.7	23.4	30.8	31.5
Stopped 7-40 weeks	40.5	61.8	48.5	40.9	40.2	38.5	43.7
Stooped before	10.4	7.3	14.9	21.2	15.9	20.0	15.1
When plans to go back to work (n=668)							
Won't work back	6.6	10.9	8.4	7.3	5.5	2.9	6.9
Back in 3 months	22.6	14.6	16.8	13.9	11.0	16.2	16.5
4-6 months	36.3	36.4	23.7	23.4	31.2	29.4	29.6
7-12 months	26.2	29.1	35.9	34.3	32.1	44.1	32.8
After 1 year	8.3	9.1	15.3	21.2	20.2	7.4	14.2

The second panel of Table 2 details the per-capita family income distribution. Differences are again marked, and indicate that poverty is quite probable in nonmarital, extended settings. The per-capita income of married women in nuclear arrangements is much higher than the income of women in all other settings. This group is followed by

women in extended marriages and nuclear cohabitations, whose income distributions are very similar to each other. The set of the three youngest and least educated groups of women --cohabiters in extended houses, visiting and single mothers-- have income distributions that are also similar, making them more likely to lack economic resources. The contrast between these three arrangements and nuclear marriages is impressive. More than 70 percent of the people in the cluster of three groups are in the lower income range, whereas in the nuclear marriages, 63 percent of the people are in the higher income range.

Education and income differences are big, but they follow the anticipated direction. Conversely, the housing results, shown in the third and fourth panels of Table 2, are surprising. Home reverses some of the socioeconomic tendencies that have been taking shape until now. The largest proportion of homeowners is not among the group with the highest education and income --married women in nuclear settings--, but among cohabiters in nuclear settings, where home ownership reaches 54 percent. There is a considerable number of homeowners among single mothers (30 percent), which is also unexpected, given that their youth, and their relatively low income and education have been delineating them as the most fragile group. In fact, the proportion of homeowners among single mothers equals the proportion among married women in nuclear settings, a group whose income and education are much higher. Married women in nuclear settings are the oldest women in the sample, and their characteristics that put them in a better position than that of single mothers to buy a house. Besides these two unexpected findings, one thing that home ownership has in common with education and income, as an indicator of socioeconomic wellbeing, is that women in nuclear settings do better than women in extended settings, whether they are married or cohabiting.

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The home tenure results reveals another interesting feature, namely, the large proportion of people living in houses owned by a relative, a group that extents to more than half of the sample. This housing situation prevails among all women living in extended settings, and is still quite high among married women in nuclear settings (39 percent), who are probably able to afford independent living. Such a large proportion of people living in a house that is "loaned" by a relative probably reflects the particular family life-cycle the survey captures, because is quite different from the national proportion of houses inhabited by relatives of the owner (12 percent, according to CASEN 2006). But it also speaks to the strength and the extensive nature of family support networks in Chile. Such solidarity may be a characteristic specific to the country, and perhaps to the Latin America in general.

One last point worth of mention regarding the housing results is that 58 percent of married women who live in extended houses, mainly living at units owned by relatives, think of themselves or of their husbands as the head of the household. That percentage decreases to 25 percent among cohabiters in extended households, 13 percent among single mothers, and 6 percent among women in a visiting relationship, where the majority consider their own parents or their partners' as the head of the household.

The fifth panel of Table 2 covers the respondents' work experience, indicating that just 10 percent of them have never worked. Cohabiters in extended houses and visiting mothers are the groups most likely to be in this condition, making up 20 percent of the cases. Three out of four women in the sample stopped working at some point during the pregnancy, either during pre-delivery maternity leave or before. Married women in nuclear houses are the group that is most likely to have stopped working recently, that is to say, in the past six weeks of maternity leave. Married and cohabiting women in nuclear households are more likely to have stopped working recently than their

counterparts in extended settings. The respondents' work experience, then, suggests that affluent women have a more active participation of the labor force.

The last panel of Table 2 shows that most women plan to go back to work in the future. The percentage that plans to return three months after delivery, which is the legal end of the maternity leave, is relatively low. Married women in nuclear households are the group that is most likely to return to work in that period, but just one in five actually plans to re-enter the labor force in that period. Though married women are somewhat more likely to plan to go back to work sooner than women in other settings, the answers in this category are quite similar across all family arrangements, which is an unexpected result. Many women plan to wait until the baby is six months old or one year old before they go back to work. This result may reflect a cultural preference for not sending children to day care while they are too little, but it also is a reflection of the lack of access to day care facilities.

Finally, Table 3 describes each respondents' families of origin. Assuming their family structure at age 15 was the same as for their earlier childhood, most women lived in intact families, as seen in the upper panel. The proportion is highest among married women in nuclear households (77 percent) and lowest among single mothers (43 percent). Women in nuclear settings are more likely to come from intact families than women in extended households. The proportion of visiting mothers raised in intact families is quite different from the proportion of single mothers and cohabiters in extended households, which is puzzling, since these three groups have formed clusters indicating they are similarly disadvantaged in socioeconomic wellbeing. In fact, the proportion of visiting mothers who grew up in intact families (65 percent) is close to the proportion of married women. The present socioeconomic vulnerability of visiting mothers, then, is compensated for having grown up in intact environments, environments

in which they may remain to date, given their youth, and the fact that they live in extended settings. They are still part of the most fragile cluster, but they have an advantage over cohabiters in extended households and single mothers --they are more likely to have the support of both biological parents in the home[6].

Table 3 Percentage Distribution of Family Background by Family Arrangements

| Family Background | Family Structure | | | | | | |
	Nuc. Married	Ext. Married	Nuc. Cohab.	Ext. Cohab.	Visiting	Single	Total
Family Structure (n=686)							
Intact	76.6	62.5	58.1	47.5	64.6	42.7	60.5
Father's education (n=613)							
Sec incomp.	18.3	34.0	37.4	49.2	47.9	63.0	38.3
Sec complete	22.0	36.0	36.6	36.5	32.3	22.2	30.7
Post Sec.	59.8	30.0	26.0	14.3	19.8	14.8	31.0

Differences in the socioeconomic status of the respondents' families of origin, as measured by paternal education level, are shown in the lower panel of Table 3, and are larger than the differences in the structure of the families of origin. There is a strong association between socioeconomic status in the family of origin original and socioeconomic status in the current family arrangement. Married women in nuclear households grew up in more affluent families than did members of any other group, since the proportion in the highest stratum (whose fathers reached postsecondary education) is twice as big as the groups that follow, namely, married women in extended households and cohabiters in nuclear households. The original socioeconomic status of these two groups is very similar, and it is higher than the other three groups (cohabiters in extended households, visiting and single mothers). The vulnerability of these three groups emerges again when considering this aspect, since less than 20 percent of these women were raised in an affluent environment. Single mothers are the group that is most likely to have

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[6] They could also be more likely to go further in educational attainment. The survey did not ask about plans of future schooling, but it asked whether the respondent was currently in school. During the pregnancy, 35 percent of visiting mothers were in school, versus 22 of single mothers.

been raised in a deprived setting, since more than 60 percent of these women' fathers did not finish high school.

In order to further explore the role of the families of origin in the present family arrangements, I ran a multinomial logit model on this latter variable. Multinomial logits are appropriate to model outcomes that are nominal and have more than two response categories, with no implied order, such as the family arrangements classification used here[7]. After having set a reference value for the variable under study, these models estimate a separate set of coefficients, comparing each category to the reference value. I choose the most vulnerable group of women, single mothers, as the reference category, and included as predictors both the structure and the socioeconomic status of the respondents' families of origin. Results are displayed in Table 4. Both the coefficient and the relative risk ratio of the covariates are included, in order to facilitate the interpretation of the results. The relative risk ratios represent changes in the odds of being in the dependent variable category versus the reference category, associated with a change in each of the covariates.

Table 4. Multinomial Logit Model of Family Arrangements (n=613)

| Covariate | Family Arrangement[a] | | | | |
	Nuc. Married	Ext. Married	Nuc. Cohab.	Ext. Cohab.	Visiting
Intact family SES	1.172** (3.2)	0.707†(2.0)	0.430(1.5)	-0.095 (0.9)	0.777**(2.2)
Sec comp.	1.245** (3.5)	1.113*(3.0)	1.028(2.8)	0.741†(2.1)	0.662 (1.9)
Post Sec.	2.658***(14.3)	1.339 (3.8)	1.095(3.0)	0.208 (1.2)	0.582 (1.8)
Constant	-0.902**	-1.126**	0.053	0.649	-0.180
Pseudo R2= 0.062					

a.-Single is the reference category
Relative risk ratios are shown in parenthesis, next to the coefficients. ***p<.001 **p<.01 *p <.05 †p<.10

Most of the coefficients in the columns of cohabiters in extended settings and visiting mothers are not significant, which supports the idea that these family settings are

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[7] I stated earlier there may be a gradient of socioeconomic wellbeing among groups, but that refers to an order in the socioeconomic wellbeing of family arrangements, and not family arrangements itself.

very similar to the single mothers' households[8]. The only exception is for the original family structure variable in the column of visiting mothers, which has a significant and positive effect, meaning that, independent of the socioeconomic status of their families of origin, women who grew up in intact families are two times more likely to currently be visiting mothers instead of single mothers. The effect of the original family structure is also significant and positive for married mothers in nuclear settings, and this time the effect is even greater, which means that, independent of the socioeconomic status of their families of origin, the women who grew up in intact families are three times more like to currently be married and living in nuclear households, instead of being single mothers.

The socioeconomic status of the families of origin also yields significant results in just a few comparisons, but its effects are more impressive, which makes sense given that differences in original socioeconomic status were more pronounced than differences in original family structure. Controlling for this last variable, women whose fathers reached postsecondary education are 14 times more likely to be currently married, and to be living in nuclear households than women whose fathers did not finish high school. Women whose fathers graduated from high school are 3.5 times more likely to be currently married and living in nuclear households, and three times more likely to be married in extended households than are the daughters of fathers with the lowest educational attainment.

As a way to portray the influence of the family of origin's socioeconomic status on the present allocation of women in different family arrangements, I graph the predicted probabilities that this model generates in Figure 5. Considering just women who grew up in the most secure setting (intact families), the graph shows the predicted probabilities of the women's currently residing in each family arrangement for two

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[8] A likelihood ratio testing that all the coefficients associated with intact are zero was performed and rejected, indicating the effect of intact on family arrangements is significant at the .001 level

opposite cases: women with the most advantaged and the most disadvantaged original socioeconomic statuses. That is to say, the opposite cases consist of the daughters of fathers who reached postsecondary education (red bars), and the daughters of fathers who did not complete high school (blue bars).

Figure 5. Predicted Probabilities of Family Arrangements, by Original Socioeconomic Status, Intact Families.
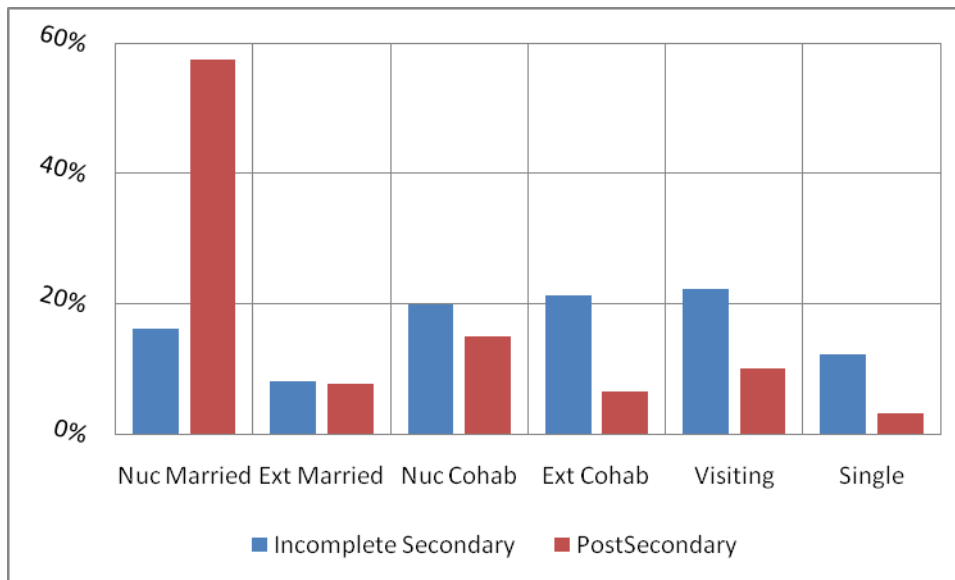
The figure clearly indicates that the reproduction of socioeconomic advantages and disadvantages is fairly consistent. Women who grew up in the most affluent households have the highest chance (58 percent) of bearing their first child within the most affluent setting, namely, as married women, in nuclear households. Their chances of having seriously lowered their socioeconomic wellbeing are represented by the probabilities that they currently live in any of the three most fragile arrangements -- cohabiters in extended households, visiting and single mothers-- and, all together, these probabilities just reach 20 percent.

Women who grew up in socioeconomically disadvantaged households, even though their families were intact, have a low probability (16 percent) of currently living

in the most affluent setting, as married women in nuclear households. Quite the opposite is true. Their chances of currently living in a socioeconomic disadvantaged setting are 54 percent – 12 percent for being a single mother, 22 percent for being a visiting mother and 21 percent for being a cohabiter in an extended household.

FINAL REMARKS

This analysis shows enormous differences in the socioeconomic wellbeing of women in different family arrangements. Women in nuclear marriages stand far apart from any other group in terms of educational attainment, income and participation in the labor force. Cohabiters and married women in extended households enjoy a level of socioeconomic wellbeing that is similar, but not as high as the first group that was mentioned, even though it still allows them to have a comfortable living. Cohabiters in extended households, visiting, and single mothers look alike, and are the most vulnerable women in the sample. The link between the current scenario and the family where the respondents grew up is strong. It is likely that the original family's socioeconomic status is a better predictor than is the original family structure to indicate the current situation of women in different family arrangements.

The data presented in this chapter can be compared to U.S. statistics on family contexts upon the birth of their children, which Kennedy and Bumpass (2008) have estimated. A summary of this comparison is shown in Table 5. The two studies have different designs[9], but the parallel is informative. The proportion of nonmarital births in Chile (66 percent) is double the proportion in the U.S. (34 percent), which means that marriage is less common as a family arrangement in Chile than in the U.S. The proportion of births to cohabiting mothers in the U.S. (18 percent) is similar to the

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[9] Kennedy and Bumpass used the VI wave of the National Survey of Family Growth, collected in 2002. The survey had a multistage national area probability sample, and the sample size was 7,643 women. Kennedy and Bumpass estimates are made on basis of all parities, not just first births.

proportion of births to single mothers (16 percent); the Chilean proportion of births to cohabiting mothers (40 percent) again doubles the U.S. estimate, and it is larger than the proportion of births to single mothers (25%). Cohabitation, then, is more extended as a living arrangement in Chile than in the U.S., at least at the moment of first birth. Single motherhood is also more common, because marriage is less frequent.

Table 5. Percentage Distribution of Characteristics of Mother at
            Childbirth, U.S. vs. Chile

	US	Chile
Nonmarital births	34	66
Births to cohabiting mothers	18	40
Births to single mothers	16	25
Birth to mothers with <HS that are nonmarital	61	93
Births to cohabiting mothers with <HS	33	45
Births to unmarried mothers < 20 years old	75	94
Births to unmarried mothers 20-24 years old	55	86
Births to cohabiting mothers 20-24 years old	30	53
Births to single mothers 20-24 years old	25	34

The selectivity that has been discussed in the U.S. context appears in Chile too, and seems to be more pronounced -- at least in terms of education and age. The proportion of mothers without a high school diploma who are unmarried is higher in Chile (92 percent) than in the U.S. (61 percent), but as before, more of these unmarried with low education level are cohabiting in Chile (45 percent) than in the U.S. (33 percent). Regarding age, in both countries, most of teen mothers are unmarried, but the proportion is greater in Chile (94 percent) than in the U.S. (75 percent). The proportion of unmarried mothers decreases in the next age interval --20 to 24 years--, but it remains very high in Chile (86 percent) as compared to the proportion in the U.S. (55 percent).

Even though in both countries nonmarital families share the trait of being economically disadvantaged, the Chilean data depicts a situation that is actually not the dichotomized structure that has been alleged for the U.S. (McLanahan 2004), but instead

it is a threefold setting. Married women in nuclear households are older and more economically advantaged than cohabiters in nuclear settings or married women in extended households, who in turn are older and more affluent than are cohabiters in extended households and non cohabiting mothers. In spite of the existence of an intermediate category, the contrast between the most advantaged and most disadvantaged women seem to be sharper in Chile than in the U.S. The inequality in family arrangements coincides with the Chilean inequality in income distribution. This state of affairs may be determined in great part by disadvantages carried over from childhood, which is not good news, because it suggest that only women who grew up in the most privileged family arrangements will bear children in the most secure settings, and in this way, inequalities probably will continue to exist in the future.

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