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**Stability and Change in the Living
Arrangements of Older Italian
Women, 1990-1995**

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Abstract

In this work we analyze the living arrangements of elderly unmarried women in Italy. We use data from three surveys, collected in 1990, 1994, and 1995 by the Italian statistical agency ISTAT. We consider unmarried women aged 65 and older, and three household types (living alone, with children, or with others), taking into account the availability of children with whom they might share a household. During this period the percentage of elderly living alone fell slightly. We investigate these patterns with a structural analysis based on multinomial models. Results indicate that some individual variables (living in southern Italy, health status) have lost their significance in explaining the probability of living with children or with other persons. We conclude that, in contrast to the past, when there was an emphasis on the mother's dependency in coresidence, choices in living arrangements in Italy seem to reflect the needs of both generations.

Introduction

Many studies provide evidence that older people have been increasingly likely to live alone during recent decades (e.g., Sundström 1994; Wolf 1995). This trend, found throughout European and other industrialized nations, has been shown to exist in Italy as well. For example, Pampels (1992) analysis of Eurobarometer data indicates that during the period 1975 to 1989, the percentage of older Italians living alone grew, on average, by about one percentage point per year (among the unmarried elderly, the growth was greater, about two percentage points per year). Research has generally found that during the period of rising tendency for elders to live alone, the tendency to live with children has declined; however, Sundström's (1994) data suggest that Italy experienced simultaneous increases in the percentages of elderly living alone and living with children during the 1981-1990 period.

With the trends towards residential "independence" well established, efforts have been directed at explaining variations in living arrangements both over time, and within the older population in cross-section. Most of that research has been cross-sectional, leading at best to suggestions of how changes over time in the correlates of household structure could lead to the observed patterns of household change. Among the factors suggested as possible causes of the trends towards solitary living, and away from coresidence with children, are rising levels of income, changing family patterns, government policy, improved health, and changing norms and attitudes. Furthermore, some recent work (Macunovich et al. 1995) has shown a constant or decreasing proportion of unmarried women aged 65 to 79 living alone, but an increasing proportion of women aged 80 years and over living alone, suggesting that the most recent cohorts of elderly are behaving differently in some ways from preceding cohorts. For example, the higher proportion of young

elderly women living with children could have originated from different life-cycle demographic behavior (such as a higher age at maternity) while at the same time, the increase in the number of children remaining or returning home could be related to unemployment rates, to the postponement of marriage, or to the divorce rate. Thus, changes over time in coresidence patterns may reflect changing circumstances and needs of both the older and the younger generations.

The issue of living arrangements of the elderly is becoming an increasingly important topic for Southern European countries as they have both limited public service provisions and rising proportions of older people. In addition, Southern European social scientists have shown comparatively little interest in the study of the living arrangements of the elderly compared with the number of researchers working on age related topics in Northern European and Northern American countries.

The choice of living arrangements in Italy has been studied by considering some individual attributes of the elderly such as demographic characteristics, education, health condition and region of residence (Pinnelli and Wolf 1989; Barbieri 1990; Barbagli 1997). This approach was determined in part by constraints imposed by available data. Available household survey data includes information only about persons in the household at the time of the interview, with the exception of the new survey “Aspetti della vita quotidiana” (started in 1993), which also provides information on the number of living children, their sex and location. Availability of data on the complete structure of the family network can help us understand how the characteristics of each member of the family influence the choice of living arrangements (Wolf and Soldo 1988).

This paper presents findings from a study that combines elements of cross-sectional and time-series analysis. We use comparable survey data for three recent years (1990, 1994 and 1995) during which there appears to have been a small increase in the percentage of older Italian women living with

their children, accompanied by a decrease in the percentage living alone. The comparability of our data over time permits us to investigate the extent to which such changes over time result from changes in the composition of the population (i.e., the mix of individual attributes associated with the propensity to choose various household situations) or changes in the strength of relationship between explanatory variables and the living arrangements outcomes. While our research, like prior work, is somewhat constrained by the nature of available data, we present an unusually detailed analysis of short-run changes in the process underlying household patterns in Italy.

Background

Population Aging in Italy

In 1990 Italy's population aged 65 and older was about 8.5 million, representing 14.4 percent of the overall population. For every 100 men aged 65 and older there were 146 women in the same age group. By 1995 the respective figures were 9.4 million elders, representing 16.6 percent of the overall population, and there were 141 women per 100 men among 65-plus year olds. The aging of Italy's population has been characterized by its exceptional speed. In the last 30 years Italy has shown a dramatic drop in fertility without comparison in other developed countries. At the same time increased longevity of the elderly has contributed to the growth in the absolute size of the elderly population. Life expectancy at age 65 for males was 13.9 years in 1983, and 15.6 years for 1994; for women it was 17.4 and 19.3 respectively. Also, Italy's age pyramid shows that its Baby Boom during the 1950's and 1960's was strongly marked in comparison to other western countries, while the subsequent decline was also strong and fast. The Italian Total Fertility Rate was 2.6 in 1964, but only 1.19 in 1994 (ISTAT 1995). During the period 1983-1995 the ratio of persons 65 and older to persons under 15 increased from 63.7 (per 100) to 110.7, even while the dependency ratio

$[(Pop_{65+} + Pop_{0-14}) / Pop_{15-64}]$ was at its lowest value in Italian history (46 percent) due to the presence of the Baby Boom generation among the active population.

Parent-Child Coresidence

Changes in the age structure of the population reflect changes in the possible coresidence choices of the elderly. Declining fertility rates could imply a smaller number of children with whom the elderly might coreside. Other demographic and socio-economic variables can also influence these choices. Among these variables are decreasing mortality rates, the increasing age at first marriage, increasing divorce rates, the increased labor-force participation of women, and patterns of internal migration. Cultural factors as well as contextual characteristics (such as formal care resources and social-welfare policies) could explain some of the differences in the living arrangements of the elderly between Western countries. In virtually all European countries the proportion of elders living alone or with a spouse only has increased, while at the same time other types of coresidence have declined. Yet there are large difference in coresidence patterns across countries: results of Eurobarometer surveys taken in 1987 (Europe Sociale 1993) show that the proportion of elderly living alone ranges from about 50 percent in Germany to about 20 percent in the southern countries (Italy, Greece and Portugal).

Some multivariate analyses conducted for various countries (e.g., Dale et al. 1987; Wolf and Soldo 1988; Wolf and Pinnelli 1989; Crimmins and Ingegneri 1990; Pampel 1992; Wils and Wolf 1992) show similar individual-level factors influencing the living arrangements of the elderly. These include health conditions, presence of functional disability, income, availability of children, education and age. Some of these studies also use contextual variables (Pampel 1992, Wolf 1995) such as per-capita income, social spending and unemployment rates to explain international differences in living arrangements.

Patterns and Trends in Italy

While Italy has a lower proportion of elderly living alone than in other developed countries, the situation is changing rapidly. The percentage of elderly living alone rose from 20.1 in 1983 to 24.7 in 1987, and to 28.6 in 1990, yet fell to 27.0 in 1994 and 25.4 in 1995. This change in living arrangements has generated many studies on the Italian family networks (Pasquini 1995; Vichi 1996). Some multivariate studies have been conducted on the living arrangements of Italian elderly (Barbieri 1990; Pinnelli and Wolf 1989), including as explanatory variables several indicators of personal characteristics including socioeconomic status. The findings of these studies include the importance of age, education, presence of disabilities and region of residence. For example, Central Italy has a higher percentage of elderly living with children, induced by a strong agricultural tradition based on sharecropping system, while the North and the South have a higher percentage of elderly living alone. These analyses were focused only on the individual characteristics of the elderly since there were no information on the members of their family network.

In this paper we analyze the trends in the choices of elderly unmarried women of living alone, with children or with other persons, considering a set of individual variables at three time points (1990, 1994, and 1995). We use the term “unmarried” to indicate women who have never been married as well as divorced women and widows. This study addresses the question: are there significant changes in household composition in this period? And, if so, are these changes due to changes in the composition of the population of older unmarried women, or to changes in the way these characteristics influence living arrangements, or to other external causes?

Data and Methods

Data Source

This analysis uses data from three surveys of the non-institutionalized population of Italy, collected in 1990, 1994 and 1995. The sampling unit is the household ‘de facto’ associated with households selected from the Register of Population. A wide variety of topics are covered by the survey, including household structure, demographic variables, living and health conditions and leisure time. The surveys of 1990, 1994 and 1995 collected data from 65,264, 61,053 and 60,890 respondents respectively. Our subsamples of unmarried women aged 65 or older include 3044, 3000 and 3008 respondents respectively.

Variables

In order to estimate comparable models across survey years, we have developed a set of identical variables in each sample. Some of the important determinants of the living arrangements of the elderly, such as the presence of disabilities, the number of children, and the availability of kin other than children, are not present in one or more of the three surveys considered, and for this reason they were excluded from our analysis.

The dependent variable used in the analysis is the living arrangement of the elderly unmarried older women; this is a discrete variable with the three categories living alone, living with children and living with others. Respondents who live with children *and* others are coded as “living with children.”

The independent variables included in the models represent several individual and contextual factors shown by prior research to be associated with category of living arrangements. These variables include *Age*,¹ which is allowed to exhibit curvilinear effects through the inclusion of age squared (*AgeSq*). Wolf and Pinnelli (1989), for example, found such age effects in their analysis of old-age support among Italian kin networks. The availability of children is represented by a dummy

variable distinguishing those with, from those without, living children (*Children*). Educational attainment is represented by a dummy variable that indicates having a secondary school or university education (*High Education*). In 1995 there was still a high percentage of elderly women with a low level of education (about 80 percent had less than six years of school), because until 1962 only five years of schooling was compulsory. We also include a dummy variable for self-perceived health status; this variable is coded 1 if the respondent reported that she was in “*Poor Health*.”

Marital status is represented in our models by two dummy variables, one of which indicates women who are separated or divorced (*Divorced*) and one of which indicates those who have never married (*Single*). The proportion of separated or divorced women in Italy is one of the lowest among developed countries because the possibility of divorce was only introduced in Italy in 1974. Housing tenure appears in the models, in the form of a dummy variable indicating a *Renter*. Tenure could be an indicator of the economic status of the elderly. Italy has one of the highest levels of home ownership because the rental market is not as widespread and flexible as in other countries.

Contextual factors are represented by two dummy variables for the region of residence (the *South*, and *Central* Italy). Thus, northern Italy is the reference category. Differences in living arrangements by geographical region seem to be very important in Italy: according to Barbagli (1997) the percentage of elderly widows living alone is higher in the South, and is lower in Central Italy (where there are still close kin relations), although such differences tend to be smaller than in the past.

Methods

The aim of our analysis is to study the correlates of older women’s choices of living arrangements. We used a multinomial logit model for the probability distribution across the three possible categories of living arrangements. The probability for the *j*th living arrangements is

$$\Pr[Y_i = j] = \frac{e^{\beta_j X_i}}{\sum_{k=1}^3 e^{\beta_k X_i}},$$

where $j=1$ (alone), 2 (with a child), or 3 (with others) and X_i is the array of independent variables for the i th woman. A woman without children does not provide any information for the estimation of β_2 because we impose a constraint that assures for the childless a zero probability of residing with children. For such women the dependent variable is binary, including the categories “alone” and “with others” only. Analogously, since for all women with living children the variable *Children* is coded “1,” this variable does not appear among the independent variables influencing the probability of living with children. In Italy the childless elderly are mostly divorced or widowed women, because fertility out of marriage was very low in the past, and even in 1995 it represented just the 8.1 percent of all births.

Results

Descriptive Analysis

The patterns of living arrangements found in our three samples of older unmarried women are illustrated in Table 1.² Among all unmarried older women, the percentage living alone fell from 62.8 percent in 1990 to 60.0 percent in 1994, remaining essentially unchanged at 60.1 percent in 1995. This decline was offset by increases in the percentage living with children (from 28.9 percent in 1990 to 30.1 percent in 1994) and the percentage living with others (from 8.2 percent in 1990 to 9.9 percent in 1994). The 1990-1994 decline in the percentage living alone, while small, was statistically significant given our sample size ($t = 2.24$), as was the small increase in the percentage living with others ($t = 2.31$).³

Table 1 also shows that in 1990, the percentage of women living alone was highest in the age group 70-74, while in 1994 and 1995 it was in the next age group, aged 75 to 79. The differences between the three years are more substantial in the first two age groups, with a decreasing number of women living alone. This suggests that there has been a change in the choices of coresidence for the most recent cohorts of elderly. In all three years there is an inverted-U shape in the relationship between age and the propensity to live alone.

Table 2 presents the mean values of the explanatory variables used in our analysis, as well as test statistics for the null hypotheses of no change in these mean values from 1990 to 1994 and from 1994 to 1995. Apart from *Age*, all variables shown in Table 2 are dummy variables whose means are shown in percentage form. The average age in each sample is about 76 years; a very small percentage—3 or less—is separated or divorced, while about 15 percent has never married. Over a fourth of each sample reports itself to be in poor health.

The test statistics shown in Table 2 indicate that in 6 of 18 tests—more than would be expected by chance—the sample means are significantly different in subsequent samples. These differences arise mainly between 1990 and 1994, a four-year period, in contrast to the one-year interval 1994-1995. While there is some evidence of change over time in the average characteristics of the population of older unmarried women, the changes we find do not exhibit a uniform pattern. For example, the averages of *Divorced* and of *High Education* appear to rise from 1990 to 1994, but to fall from 1994 to 1995. In contrast, the average of *Children* first falls, then rises, while the average of *Poor Health* grows in each successive period.

Multivariate Analysis

The results of our multivariate analysis are presented in Table 3. We report for each year the logistic coefficients, their corresponding standard errors, and indicators of significance levels. We

also report test statistics, and significance levels, for the hypothesis that each coefficient in the 1994 (1995) model is equal to the corresponding coefficient in the 1990 (1994) model, i.e., tests of stability of the relationships between individual explanatory variables and living arrangements over time. In interpreting the β 's recall that each represent the effects of a given explanatory variable on the log-odds ratios of the probability of living with children, or with others, relative to the probability of living alone.

Looking first for broad patterns, we see that only age and tenure status is consistently related to living with children over time, while only having living children and being single is consistently related to living with others over time. The log-odds of living with children, relative to living alone, first fall and then rise with age, reaching a minimum at around aged 72 to 75 depending on the year analyzed.⁴ Renters have consistently lower chances of living with children compared to owners, other variables held constant. Women with living children are less likely to live with others than are childless women, whereas never-married women are more likely than formerly-married women to live with others.

The results for 1990 indicate that all the explanatory variables considered, except marital status, have a significant effect on the relative probabilities of living with children. Poor self-rated health status and residence in central Italy have a positive effect, raising the chances of living with children compared to the chances of living alone. A high level of education, residing in the south, and being a renter have the opposite effect. With respect to the relative probabilities of living with others, all variables except residence in central Italy and being separated or divorced have statistically significant coefficients. Being single significantly increases the log-odds of living with others relative to living alone while the existence of living children lowers it.

Compared to 1990, the findings for 1995 and especially those for 1994 show a loss in significance for many of the explanatory variables. As noted above, only age, renter status, having children and being single are significant in one or another set of coefficients in all three years. It is also worth noting that wherever a given variable is shown to produce a significant coefficient in two or more years, the signs on those coefficients are consistently the same.

Despite the fact that few variables are found to have significant effects on either living with children or living with others (compared to living alone) in two or more years, we find only one instance of a statistically different coefficient across years. This conclusion is based on the columns of χ^2 statistics for the hypotheses $\beta_{90} = \beta_{94}$ and $\beta_{94} = \beta_{95}$. These test statistics come from “pooled” models. For example, we pool the 1990 and 1994 data, then estimate a multinomial logit model containing every explanatory variable as well as an interaction of every explanatory variable with a dummy variable for “survey year,” in this example a dummy variable coded one for observations from 1994. The test statistics on the interaction variables are the ones reported in Table 3. According to these test statistics, the effect of having any living children on the log-odds of living with others, relative to living alone, is significantly smaller in absolute value in 1994 than in 1990, although negative in both instances. None of the coefficients in the model for 1995 data are significantly different from their counterparts in the 1994 model.

As a final test of the stability of models over time, we computed likelihood-ratio test statistics for the global hypothesis that the full coefficient vectors β_{90} and β_{94} are identical, and a similar test for β_{94} and β_{95} (in contrast, the tests reported in Table 3 refer to coefficients considered one variable at a time). Based on these test statistics, we reject the null hypothesis that $\beta_{90} = \beta_{94}$ ($\chi^2 = 53.54$ with 21 degrees of freedom; $p < 0.01$). This is somewhat surprising, in view of the fact that only one of the individual coefficients included in these vectors exhibits statistically

significant change between years. However, we fail to reject the null hypothesis that $\beta_{94} = \beta_{95}$ ($\chi^2 = 27.44$ with 21 degrees of freedom; $0.10 < p < 0.5$).

Discussion

Our descriptive analysis shown a stabilization in the percentage of elderly living alone over the five-year period considered. Moreover the percentage of older women living alone fell from 1990 to 1995, an apparent reversal of trends reported in earlier literature. This trend of the early 1990s was not uniform within the older population, however: among women aged 75 to 59 the percentage living alone rose, while among younger and older groups of women the percentages fell.

The findings of the multinomial models show a loss in significance of some individual characteristics of Italian elderly unmarried women from 1990 to 1994-1995 as predictors of living with children or with others relative to living alone. Previous studies (Pinnelli and Wolf 1989; Barbieri 1990) using a binary dependent variable for living arrangements (living alone versus living with others) for the years 1983 and 1987, found strong effects of education, health status, and region of residence, as we also found for 1990. Our results for 1994 and 1995 suggest a possible change in the correlates of coresidence behavior of elderly unmarried women. We also find a statistically significant increase in the proportion of elderly unmarried women living with others from 1990 to 1994.

Our efforts to explain the decline in the percentage of older women living alone, and the accompanying rise in the percentage living with others, have produced mixed results. Our analysis allows us to consider two types of change over time: changes in the structure of coresidence decisions, reflected in changed coefficient values in the logistic regression models, and changes in population composition, reflected in mean values of measured attributes. As noted before, a global

test of unchanged structure from 1990 to 1994 leads us to reject the null hypothesis of no change, yet we are able to identify only one instance of statistically significant change in a regression coefficient. In particular, the coefficient on *Children* in the “living with others” coefficient vector becomes smaller in absolute value from 1990 to 1994. If population characteristics were held constant, this structural change should lead to relatively more older women living with others, a prediction that agrees with the evidence found in Table 1.

When we consider changes in population composition, we find statistically significant increases in the percentage of older women who are single, with high education, and in poor health from 1990 to 1994, and a statistically significant decline in the percentage childless during this period. If the structural relationships (i.e., the regression coefficients) were held constant, these changes in population characteristics would be expected to produce a variety of changes in living arrangements. For example, the increasing percentage of single women should reduce the odds of living with children and raise the odds of living with others (in each case, relative to living alone), with ambiguous consequences for the tendency to live alone. The increased percentage of highly educated women should reduce the odds of living with children and of living with others, suggesting an unambiguous increase in the probability of living alone. Yet the increased prevalence of poor health should *increase* the odds of living with children and of living with others, suggesting an unambiguous *decrease* in the probability of living alone. Finally, the decreased prevalence of childlessness decreases the odds of living with others, which should in turn increase the chances of living alone and of living with children. It is unclear a priori what would be the net effects of this mixed set of predicted changes in living arrangements. Furthermore, we must be cautious about interpreting the changes in average population characteristics from 1990 to 1994, since three of the four significant changes found during this period appear to have reversed by 1995.

In view of the inconsistent and ambiguous patterns of change, and of lack of change, in model structure and in population characteristics over the 1990-1995 period, we conclude that the attributes of the elder generations do not adequately explain the process of decision making in coresidence. Rather, coresidence patterns are probably changing in order to serve the needs of the younger as well as the older generations. Studies on the transition to adulthood (Billari and Ongaro 1998) have shown a delay of the exit from the parental house of young Italian adults (aged 20 to 49) due both to the postponement of some events (the end of the educational period, marriage, entry in the labor market) and to the greater propensity in coresiding. Since 75 percent of the exits from the parental household are determined by the formation of a new household, the decrease in the Total First Marriage Rate (for women, from 0.69 in 1990 to 0.62 in 1995) and the higher average age at first marriage (again, for women from 25.6 in 1990 to 26.4 in 1995) could explain part of this delay.

Also, in the early 1990s, a deep occupational crisis began in Italy, and this crisis continues: the unemployment rate was 11.0 percent in 1990, 11.3 percent in 1994, and 12.0 percent in 1995. About the 60 percent of the unemployed were searching for their first job (in 1994 34 percent of those aged 15 to 24 and 26 percent of those aged 25 to 29 were unemployed)

Family size also determines the percentage of elderly women living alone: further multivariate models run with the 1994-95 data (where the exact number of children is specified) showed that the probability of living with children versus living alone is higher for high parities. As the mothers of the baby boom becoming elderly women, we can anticipate a decrease in the percentage of elderly women living alone because of the effect of the greater number of children.

Endnotes

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1. The variable names used in the tables of results are shown in italics.
2. The figures shown in Tables 1 and 2 are based on weighted population totals. The multivariate analyses reported in Table 3, however, do not use the sample weights.
3. The 1990-1994 difference in the percentage living with children is statistically significant; however, it is not possible to conduct three independent tests of these differences in percentages, since the differences must sum to zero.
4. The inflection point for the effect of age is given by $-\beta_{Age} / 2\beta_{AgeSq}$. The calculations reported in the text use more significant digits than are reported in Table 3.

**Table 1. Living Arrangements of Older Unmarried Women
By Age and Survey Year**

	Age					Total
	65 to 69	70 to 74	75 to 79	80 to 84	85+	
1990						
Living alone	65.2	67.1	63.5	64.0	49.9	62.8
Living with children	26.7	26.0	28.7	26.9	40.0	28.9
Living with others	8.1	6.9	7.8	9.1	10.0	8.2
Percentage in age group	25.9	17.7	24.8	18.2	13.4	100.0
1994						
Living alone	58.7	61.2	65.8	58.6	54.9	60.0
Living with children	28.9	27.4	26.1	32.2	39.0	30.1
Living with others	12.4	11.4	8.1	9.2	6.0	9.9
Percentage in age group	21.7	27.9	17.1	18.6	14.6	100.0
1995						
Living alone	59.7	64.5	66.6	57.1	48.3	60.1
Living with children	29.9	25.0	26.5	34.0	42.6	30.0
Living with others	10.4	10.5	6.9	8.9	9.1	9.9
Percentage in age group	21.7	26.1	18.0	20.8	13.9	100.0

Table 2. Mean Value of Variables Describing Elderly Unmarried Women: 1990, 1994, and 1995

	1990	1994		1995	
	Mean	Mean	t for $H_0 : \mu_{90} = \mu_{94}$	Mean	t for $H_0 : \mu_{90} = \mu_{94}$
Age	76.1	76.1	0.000	76.3	0.183
Separated or divorced	2.5	2.7	0.489	3.0	0.702
Single	14.2	17.1	3.110 ^a	15.4	1.794 ^b
High education	7.8	9.3	2.089 ^b	8.7	0.816
Poor health	27.2	31.5	3.680 ^a	32.4	0.751
Central region	19.7	20.5	0.777	19.7	0.777
Southern region	27.0	28.4	1.218	29.6	1.029
Renter	25.2	25.3	0.090	24.1	1.083
Has living children	75.1	73.1	1.778 ^b	76.2	3.117 ^a

Note: All variables except age are dummy variables, whose means are shown as percentages.

^a $p < 0.01$.

^b $p < 0.05$.

Table 3. Results of Multinomial Logistic Models of Living Arrangements: 1990, 1994, and 1995

	1990		1994			1995		
	β	SE(β)	β	SE(β)	χ^2 for $H_0: \beta_{90} = \beta_{94}$	β	SE(β)	χ^2 for $H_0: \beta_{90} = \beta_{95}$
With Child:								
Constant	14.633	4.420	17.189	4.371	0.169	18.773	4.487	0.064
Age	-0.411	0.115 ^a	-0.467	0.113 ^a	0.124	-0.517	0.116 ^a	0.094
Age Squared	0.003	0.001 ^a	0.003	0.001 ^a	0.074	0.003	0.001 ^a	0.125
High ed	-0.527	0.224 ^b	-0.106	0.184	2.105	-0.525	0.184 ^a	2.588
Poor health	0.232	0.097 ^a	0.153	0.096	0.335	0.062	0.094	0.452
Central	0.373	0.107 ^a	0.185	0.112	1.477	0.259	0.111 ^b	0.222
South	-0.324	0.106 ^a	-0.031	0.102	3.991	-0.055	0.100	0.029
Renter	-0.348	0.107 ^a	-0.463	0.109 ^a	0.577	-0.335	0.112 ^a	0.674
Divorced	0.313	0.266	-0.379	0.306	2.913	-0.140	0.297	0.313
Single	-0.059	0.276	0.499	0.315	1.772	-0.080	0.352	1.499
With Others:								
Constant	14.983	6.409	2.629	7.867	1.482	4.141	7.603	0.019
Age	-0.457	0.166 ^a	-0.102	0.205	1.806	-0.178	0.197	0.072
Age Squared	0.003	0.001 ^a	0.001	0.001	2.300	0.001	0.001	0.149
High ed	-0.778	0.242 ^b	-0.403	0.233	1.245	-0.201	0.241	0.365
Poor health	0.336	0.157 ^a	0.060	0.156	1.546	0.042	0.157	0.007
Children	-1.316	0.173 ^a	-0.770	0.199 ^a	4.289 ^a	-0.740	0.201 ^a	
Central	0.157	0.176	-0.001	0.186	0.381	0.192	0.187	0.011
South	-0.381	0.173 ^a	0.050	0.159	3.359	-0.062	0.162	0.532
Renter	-0.563	0.173 ^a	-0.594	0.176 ^a	0.017	-0.154	0.169	3.275
Divorced	0.780	0.422	-0.144	0.538	1.826	0.840	0.387	2.202
Single	1.608	0.170 ^a	1.888	0.194 ^a	1.182	1.533	0.204 ^a	1.597

^ap<0.05

^bp<0.01

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