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## **Beyond the Economic-Need Hypothesis: A Life-Course Explanation of Women's Extended Family Living Arrangements in Chile**

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## **Abstract**

Previous research has mainly understood household extension as a family strategy to face economic deprivation, giving little attention to other factors affecting it. Using 2017 data from the National Socio-economic Characterization Survey (CASEN), this article evaluates the role played by economic and life-course factors in extended family living arrangements among women in family units in Chile (n=60,111). Results indicate that economic needs are an important driver for those seeking refuge in someone else's home, but they are less important for those hosting other relatives within their household. Importantly, the likelihood of living in an extended household – and the position that family units occupy within the household (as head-families or subfamilies) – changes over the life span. Young women (15–34) are more likely to live in extended households as sub-families, while middle-aged women (45–64) tend to live in extended households as household heads, hosting young cohabiting couples or lone mothers.

**Keywords:** Life course, living arrangements, extended households, subfamilies, Chile

# **Beyond the Economic-Need Hypothesis: A Life-Course Explanation of Women's Extended Family Living Arrangements in Chile**

## **Introduction**

Extended households are domestic groups that include, in addition to a nuclear family, other coresident relatives, or even other nuclear families. This is a widespread living arrangement among Latin American families, whose prevalence does not decrease, despite theoretical expectations of convergence towards independent nuclear households as a result of modernisation. Data from the Economic Commission for Latin America and the Caribbean (ECLAC) shows that extended households represented 22.9% of all urban households in Latin America in 2000 and 23.3% in 2017 ([www.cepal.org](http://www.cepal.org)).

This apparent lack of change contrasts with the dramatic transformations that have taken place in other dimensions of family life, such as the fall in fertility and marriage rates, and the sharp increase in cohabitation and out-of-wedlock births (Binstock & Cabella, 2011; Castro-Martín, Cortina, García, & Pardo, 2011; Esteve, Lesthaeghe, & López-Gay, 2012). This also contrasts with the changes observed in gender relations, with increasing women's education and labour force participation weakening the traditional male-breadwinner model (Arriagada, 2014).

Despite the high prevalence of extended households in Latin America, research on the subject has been scant. Available studies mainly understand household extension as a family strategy when facing economic deprivation (Benería & Feldman, 1992; García & Rojas, 2001; González de la Rocha, 1995; Moser, 1997), giving little attention to the role played by other inequalities, such as those related to the changing support needs of individuals over their life course. Moreover, most of these analyses are limited to urban poor households, leaving the study

of extended living arrangements and their determinants among other income groups under-examined.

The scarcity of research on extended households in Latin America has also neglected important issues related to gender inequalities, as the feminist concern about women's capacity to form autonomous households that are free from dominance and dependence in families (Orloff, 1993). The traditional gender division of paid and unpaid work limits the economic autonomy of women, and thus their chances of maintaining an independent residence.

In this article, I contribute to the understanding of extended households Chile through the analysis of adult women living in family units. Unlike most other studies, I recognise the unequal positions that individuals and families occupy within the extended household, by distinguishing between women that head an extended household and those that join it as subfamilies. Using 2017 data from the National Socio-economic Characterization Survey (CASEN), this article evaluates the role played by economic and life-course factors in extended living arrangements among women living in family units in Chile.

## **Chilean Context**

In the Latin American context, Chile is an interesting case of study because of its high prevalence of extended households compared to other South American countries with similar levels of economic and social development, such as Argentina and Uruguay. This situation challenges theoretical approaches that expect a decline in the prevalence of extended households as a result of economic and social modernization (Goode, 1963). Indeed, high proportions of extended households in Chile have persisted despite improvements in population welfare,

expressed in poverty reduction, rising educational levels, and greater access to housing, among other factors.

Poverty rates – based on an absolute ‘poverty line’ related to basic needs and adjusted across time for inflation – decreased from 20.2% of the national population in 2000 to 8.6% in 2017 (Ministerio de Desarrollo Social, 2018c). Educational indicators have also registered improvements. In 2000, the population aged 18 and older had an average of 9.9 years of schooling, which increased to 11.2 years by 2017 (Ministerio de Desarrollo Social, 2018b). Secondary education enrolment rates have also increased, from 64.7% in 2000 to 73.4% in 2017 (Ministerio de Desarrollo Social, 2018b).

In the area of housing, democratic governments began to address the spiralling housing shortages registered during the military dictatorship (1973–1990), making considerable progress in promoting access to affordable good-quality housing. Indeed, recent statistics from the *Ministerio de Desarrollo Social* (Ministry of Social Development) show that the ‘housing deficit’ – the number of households that live in sub-standard dwellings or live-in with relatives or friends – decreased from around 521,957 dwellings in 2002 to 393,613 in 2017 ([www.observatoriourbano.cl](http://www.observatoriourbano.cl)). Progress in reducing the housing deficit in Chile has been mainly driven by a decrease in the number of sub-standard dwellings and not by a decline in the number of households living-in with relatives or friends, which has actually registered a slight increase (Salvi del Pero, 2016).

These transformations have gone hand-in-hand with dramatic changes in the process of family formation. Marriage rates, which considers the total number of marriages occurred in a specific year among 1,000 people of all ages and marital statuses, have decreased from 4.3 in 2000 to 3.3 in 2017 ([www.ine.cl](http://www.ine.cl)). This has been accompanied by an increase in unmarried

cohabitation, from 16.8% of all in-union women aged 15 and older in 2000 to 33.2% in 2017 (author's calculations from CASEN). As a result, there has been an unprecedented increase in out-of-wedlock births, from 48.0% in 2000 to 73.1% in 2017 ([www.registrocivil.cl](http://www.registrocivil.cl)). Such trends have taken place in a context of falling fertility rates (below replacement levels), from 2.05 children per woman in 2000 to 1.69 in 2016 ([www.ine.cl](http://www.ine.cl)).

There have also been important transformations in gender roles. The weakening of the family wage system – where women no longer depend on their husbands for access to social benefits –, along with improvements in women's educational levels and labour force participation, have contributed to greater economic autonomy among women (Haas, 2010; Staab, 2012). Indeed, recent changes in social protection have also tended to favour women, especially those who have small children or are household heads (Ramm, 2013). Moreover, a series of legal reforms aimed at equalising the situation of families, regardless of the marriage bond, have taken place, which have also improved the economic autonomy of women (Biblioteca del Congreso Nacional de Chile, 1998, 2004).

There has been a systematic increase in female labour participation, from 39.8% of all women aged 15 and older in 2000 to 48.9% in 2017 (Ministerio de Desarrollo Social, 2018a). However, the specific characteristics of this participation (mostly jobs in commerce and services sectors, characterised by long working hours; more job insecurity and lower wages than men) leads us to interpret these changes less optimistically than might be at first anticipated (Brega, Durán, & Sáez, 2015).

Along with changes in the situation of women, there have been important transformations among younger generations. The higher education system was completely transformed in the early 1980s, a move consistent with the neoliberal model for the market in driving the economy,

which allowed the creation of new private universities and non-university institutions of higher education (Bernasconi & Rojas, 2004). As a result, there was a transition to a mass higher education system that went hand-in-hand with the privatisation of the education system. Indeed, higher education enrolment rates have dramatically increased since 1990 in Chile, from 29.8% in 2000 to 53.5% in 2017 (Ministerio de Desarrollo Social, 2018b). The need for private investment that characterises higher education in Chile today has extended the dependent stage of the younger generation on their parents. This is a point that should be taken into account when analysing changes to the process of family formation and living arrangements of the younger generation.

## **Background**

In this section, I examine the literature on intergenerational coresidence and extended households in search of the factors that help to explain variations in the prevalence of extended living arrangements at the micro level. I discuss two main explanations: the first highlights economic needs as a central factor influencing extended living arrangements; the second is focused on the changing needs for support and privacy over the life course and how these affect extended and intergenerational coresidence.

### **Economic needs and their impact on extended family living arrangements**

Economic deprivation has a central place in research on household structure. In Latin America, during the 1980s and early 1990s, an important body of qualitative research on poverty and vulnerability sought to understand the ways in which urban poor households managed to survive during the debt crisis and the subsequent process of structural adjustment (González de la Rocha,

1994, 1995; Moser, 1997, 1998). In these studies, the structure of households, as well as their stage in the domestic cycle, were considered central variables to account for the assets of the household and its income generating strategies.

In the light of the survival strategy approach, this body of research shows that economic needs are linked to household extension in two main ways. Firstly, households include additional members in order to improve their livelihoods, as non-nuclear members are able to contribute income or domestic work. Secondly, vulnerable people seek shelter in the households of more well-off relatives when they cannot afford independent living. Thus, it is considered that extended households are better equipped to cope with economic hardship than nuclear households, so they are by necessity more common among poor families than families with greater economic resources.

It is important to note that the underlying assumption of this body of research is that there is a preference for independent living amongst individuals: people live in extended household mainly because of economic constraints and not because they prefer 'togetherness'.

Interpretations of household extension as a survival strategy among poor families have continued to be present in research carried out from the 1990s onwards in Latin America. The fact that extended households have a higher prevalence among low-income groups is considered as evidence for such hypothesis (Arriagada, 2001, 2014). In addition, it has been found that extended households have the highest levels of poverty when compared to other household types; however, this relationship is less clear in the case of extreme poverty (Arriagada, 1997; Raczynski, 2006).

Research carried out in the United States provides additional support to the survival-strategy hypothesis of household extension. It has been shown that the inclusion of non-nuclear



members seeks to compensate for the insufficient earnings of the household head (Tienda & Angel, 1982; Tienda & Glass, 1985) or to facilitate nuclear members' entry into the labour market through freeing them from care and domestic work (Kang & Cohen, 2015, 2018). Other studies have also highlighted the role of extended households in family survival, by showing that extended living arrangements are a response to economic shocks of different kind, such as migration (Kulkarni, 2019), unemployment (Wiemers, 2014) or economic crises (Mykyta & Macartney, 2011; Pilkauskas, Garfinkel, & McLanahan, 2014).

The literature discussed so far understands household extension as a response by families to economic deprivation. In particular, in mostly urban and modern societies, extended households are the result of families' income proving insufficient to cover living costs and an independent residence. Based on this body of research, it is possible to expect that family income will be negatively associated with the likelihood of living in extended households, with family units with higher income being less likely to live in extended living arrangements than those with lower income (Hypothesis 1).

### **Changing needs for support and privacy over the life course**

Influenced by life course theory, research on extended households and intergenerational coresidence has shown that living arrangements change across the life span. This is the result of the changing needs for support and privacy of individuals according to their age or family situation.

In Western societies, independent living is usually considered an important benchmark in the transition to adulthood (Goldscheider & Goldscheider, 1999). However, after the fall in the age of leaving the parental home observed from the Second World War onwards, recent research

has shown that this transition is being postponed by younger generations and young adults are increasingly more likely to return to their parental home because of events that limit their ability to maintain an independent residence (e.g. marital breakdown or unemployment) (Kahn, Goldscheider, & García-Mangano, 2013; Messineo & Wojtkiewicz, 2004; Mykyta & Macartney, 2011; Wiemers, 2014).

Increasing intergenerational coresidence among young adults also implies a higher prevalence of these arrangements among middle-aged individuals. Research carried out in the United States has shown that individuals in their fifties are more likely to provide support through coresidence than those younger or older, because they are more likely to have children in the family formation stage, and also have greater economic stability and accumulation of assets (housing, in particular) than young people (Aquilino, 1990; Cohen & Casper, 2002).

In Latin America, young people also face important difficulties in affording independent living because of their lower employment rates and earnings when compared to older individuals. This is particularly important when considering that the process of family formation takes place at a relatively early age (Fussell & Palloni, 2004).

As a result, it is possible to expect that different life stages will be associated with the likelihood of living in extended living arrangements, with young and middle-age groups being more likely to live in extended living arrangements than other age groups (Hypothesis 2).

Along with the focus on age, research on the subject has also considered the impact of family transitions on residential patterns, in particular, those related to changes in marital status and childbearing.

The transition into marriage is strongly associated with independent living in neolocal family systems. Research carried out in the United States has shown that married people are less

likely to live both in extended and in intergenerational households (Aquilino, 1990; Cohen & Casper, 2002; Pilkauskas, 2012). This is explained by married couples having a higher preference for privacy, and lower needs for kin support.

Despite clear evidence from existing research in the United States regarding marriage, it is less obvious whether cohabitation plays a similar role on the likelihood of living in extended or intergenerational households. This point is particularly relevant in Latin America, where cohabitation has been historically important. Evidence for Latin America shows that cohabiting couples are more likely than married couples to live in extended households, at least at younger ages (Esteve, García-Román, & Lesthaeghe, 2012; Palma & Scott, 2018).

Lone motherhood has been considered a situation that particularly requires family support through coresidence, either because of economic or childcare needs. Research conducted in the United States has shown that never-married, separated and divorced women with children have the highest rates of extended living arrangements and intergenerational coresidence (Cohen & Casper, 2002; Pilkauskas, 2012; Single-Rushton & McLanahan, 2002; Sweet, 1972; Tienda & Angel, 1982).

Latin American research has also shown a strong relationship between extended living arrangements and lone motherhood. Recent evidence from thirteen Latin American countries showed that a considerable proportion of women aged 25–29 live in extended households, with this proving particularly high in the case of single lone mothers (ranging from 66.1% in Costa Rica to 86.7% in Bolivia over the period 2000–2007) (Esteve, García-Román, et al., 2012).

Based on these findings, it is possible to expect that non-traditional family forms will be positively associated with the likelihood of living in extended households, with lone mothers and

consensual unions being more likely to live in extended living arrangements than married couples (Hypothesis 3).

Additionally, having small children has been associated with a higher likelihood of living in extended living arrangements. Among Latino immigrants in the United States, it has been shown that families with small children sacrifice some privacy in favour of childcare arrangements, which are facilitated by living in extended households (Blank & Torrecilha, 1998). And there has been found an increasing trend for children living in three-generational households in the United States (Pilkauskas & Cross, 2018).

In Chile, childcare support is particularly important for families with small children. This is because despite the recent increase in the state provision of childcare, access to nurseries and kindergartens is still limited (Ministerio de Desarrollo Social, 2018b; Staab, 2017). Alongside this, privately provided childcare is expensive, making them accessible only to higher income groups. Moreover, the need for childcare support has probably increased in recent decades as a result of growing female labor force participation. This leads us to expect that family units with children under school age will be more likely to live in extended households than those without children or with older children (Hypothesis 4).

## **Methods**

### **Data**

The source of data for this article is the National Socio-economic Characterization Survey (CASEN) for 2017, which is a nationally representative household survey. CASEN is carried out by the *Ministerio de Desarrollo Social* (Ministry of Social Development) for Chile, and its main aim is to characterize the demographic and socio-economic conditions of the national population

and evaluate the impact of social policy (Ministerio de Desarrollo Social, 2017). CASEN has a cross-sectional design, with a new sample of households collected on each occasion (every two or three years since 1990).

In CASEN, data is gathered from individuals within households through personal interviews. Information is available at the household and individual level. Unlike Chilean population censuses, CASEN also provides information at the level of the family unit, which allows us to identify all couples and all parent-child(ren) relationships within the household.

### **Measures**

CASEN uses the United Nations (2008) definitions of households and family units. A household is thus defined as a single person or a group of people, related or unrelated, who live in the same dwelling and have a common food budget. A family unit is a co-resident family group composed of a couple without children, or a couple with one or more children, or a lone parent with one or more children. For this definition, a child is an unmarried individual of any age who lives with their parent(s) and has no children living in the same household. Because of the high prevalence of consensual unions in Latin America, I understand ‘unmarried children’ as those not married, and also those not taking part in a consensual union.

In this article, a household is considered as nuclear when it is composed of only one family unit, as defined above. A household is classified as extended when, in addition to the family unit, there are other individual relatives or other family units, or both. I further distinguish between family units living within extended households by household headship (based on a self- or proxy-reporting criterion). Thus, a family unit can either head an extended household (henceforth head-families) or join it as subfamilies. A head-family unit is that of the individual or

couple who are defined as the household head(s). A subfamily unit is that in which none of its members are considered household heads.

Thus, the dependent variable of this analysis is the living arrangement of adult women in family units, with three categories: a) nuclear households, b) extended household as a head-family, and c) extended household as a subfamily. The independent variables are presented in Table 1. These include predictors of economic needs (income quintile of women's family unit) and predictors of the changing needs for support and privacy over the life course (women's age group, family status and number of children of different age groups). It is also included controls for other variables that prior research has highlighted as affecting extended living arrangements, such as women's education and full-time employment, ethnicity and geographical zone of residence.

*[Table 1 about here]*

### **Working sample**

The analysis carried out in this article is based on a working sample of women aged 15 and older living in family units, that is, women who coreside with their unmarried children of any age and/or their husbands or cohabiting partners (n=60,111). As noted above, there are three groups of women in the sample: those who live in nuclear households, those heading extended households and those living as subfamilies within extended households.

*[Table 2 about here]*

## **Data analysis**

In order to evaluate the role played by economic and life-course factors in explaining extended living arrangements among women in family units, I use a multinomial logistic regression technique to investigate the odds of living in head-families and subfamilies (instead of in nuclear households) for adult women in family units.

## **Results**

### **Descriptive findings**

Among all adult women in family units, 33,4% lived in extended households in 2017: 18.8% in head-families and 14.6% in subfamilies. The prevalence of extended living arrangements varies greatly across the life course (see Figure 1). The proportion of women heading extended households increased with age, peaking at 55–64 (29.3%), whereas the opposite pattern is observed in the case of women living as subfamilies. The highest rate of subfamily living is found in the group aged 15–24 (61.9%).

*[Figure 1 about here]*

Table 3 shows that women in extended households had lower incomes than those who lived in nuclear households. Interestingly, when differentiating women's position within the household, it is observed that this pattern is mainly driven by the low incomes of women in subfamilies, who were overrepresented in the poorest income quintile. This suggests that economic needs better explain the fact of living in someone else's home than that of hosting other relatives in own household. It is worth considering the implications of this finding for the

literature on household extension and family strategies discussed above: household extension seems to be less a strategy for household heads to improve their livelihoods than a way of providing support to the most vulnerable family members.

Regarding family status, Table 3 also shows that more than a half of women in nuclear households or heading extended households were married. Conversely, women in subfamilies emerge with a clearly different family-status pattern: more than a half were single lone mothers and only 12.3% were married.

Finally, it is important to note that 43.5% of women in subfamilies had children under five, a proportion significantly higher than that observed among women in nuclear households (16.5%) or heading an extended household (7.7%). However, this pattern could be related to the younger age profile of women in subfamilies, so the effect of having children under school age needs to be reconsidered in multivariate analysis.

These findings suggest that women living in extended households were not a homogeneous group. Instead, the position that these women occupy in the extended household (as heads or subfamilies) was closely linked to their stage in the life course, the structure of their family unit, and the economic resources they had.

*[Table 3 about here]*

### **A multivariate analysis of the factors affecting the living arrangements of women in family units**

In this section, I assess the role played by economic and life-course factors on the living arrangements of women in family units through a multivariate analysis. As noted above, women



in family units can live in nuclear households, in head-families or in subfamilies within an extended household. Thus, I carried out a multinomial logistic regression to predict these three possible living arrangements. The analysis is based on a sample of adult women in family units ( $n = 60,111$ ). I use 'living in a nuclear household' as a reference category, with which I compare the two other categories of living in head-families or in subfamilies. Table 4 shows the coefficients, the standard errors of B and the odds ratios of the multinomial logistic regression model carried out.

The model includes a predictor of economic needs (women's family income quintile), as well as three predictors accounting for life-course characteristics (age group, family status, and having children of three different age groups). I also include other predictors of support needs: whether or not the women are in full time employment and a set of interaction terms between women's full-time employment and having children of different age groups to test the effect of childcare needs suggested by previous research (Chang, 2015; Palma & Scott, 2018). Finally, two controls for ethnicity and zone of residence are also included in the model.

Family income had a negative effect on the odds of living in head-families instead of nuclear households (net other factors). That is, as a woman's family income increased, their likelihood of living in a head-family, instead of a nuclear household, decreased. Something similar occurs when evaluating the likelihood of living in subfamilies over nuclear households. The negative effect of income on the odds of living in subfamilies was even stronger than that found in the comparison between head-families and nuclear households. These results provide support for Hypothesis 1, which expects a close relationship between economic needs and the likelihood of living in extended households, particularly in subfamilies.

Life-course factors such as age and family status emerged as strong predictors of extended living arrangements among adult women in family units. In particular, the results confirm what was expected by Hypothesis 2, showing that being young positively affected the odds of living in subfamilies instead of nuclear households (women aged 15–24 and 25–34), whereas being middle age (45–64) increased the odds of living in head-families instead of nuclear households. These findings show a clear life-course pattern with regard to women's living arrangements, where the early stages of the family formation process were closely related to subfamily living, whereas older ages went hand in hand with hosting other relatives within the household. The coefficients of the model clearly showed the bimodal distribution of extended living arrangements that were observed in the descriptive analyses.

As expected by Hypothesis 3, non-traditional family forms were positively associated with the likelihood of living in extended households and with subfamily living in particular. Lone mothers, regardless their marital status, were more likely to live in head-families instead of nuclear households than married women. This effect was stronger when comparing living in subfamilies versus living in nuclear households. Indeed, the odds of single lone mothers were nine times higher than those of married women to live in subfamilies instead of in nuclear households. The exception to this pattern was the case of cohabiting women, who were less likely than married women to live in head-families over nuclear households. However, when comparing subfamilies with nuclear households, it is possible to see that the odds of cohabiting women were 55% higher than the odds of married women.

Contrary to what is expected in Hypothesis 4, having one or two or more children under five decreased the odds of living in both head-families and subfamilies over nuclear households

when compared to women without children of this age. The same pattern was also observed in the case of having children aged 5 to 15 and 16 and over.

Interestingly, full-time employment among women had a positive effect on the odds of living in both head-families and subfamilies over nuclear households. Moreover, there was a positive and significant effect of some of the interactions between women's full-time employment and having children under five (the interaction between women's full time employment and having one child under five when comparing living in subfamilies over nuclear households, and having two or more children under five when comparing living in head-families over nuclear households). This showed that not only women's employment in general, but the employment of mothers of children under school age in particular, was what increases the likelihood of living in extended households instead of nuclear households.

Finally, in order to illustrate the life-course patterns of extended living arrangements, Figures 2 plot the predicted probabilities of living in head-families and subfamilies for different groups of women. It clearly shows the two-peak age pattern of extended living arrangements: irrespective of family status, women were more likely to live in subfamilies when they were younger (15–34) and more likely to live in head-families when they were middle age (45–64). It is also clear that, at any age, women in low-income groups were much more likely to live in extended living arrangements than those in high-income groups. Figures 2 also show that, at any age and income quintile, single lone mothers were much more likely to live in extended households than married and cohabiting women.

*[Figure 2 about here]*

*[Table 4 about here]*

## **Discussion and Conclusion**

The findings of this article provide a more nuanced picture of the role that economic factors play in explaining household extension. Although women in family units with lower income are more likely to live in extended households than those with higher income – once women's demographic and other socio-economic characteristics are taken into account –, lower income is particularly associated with a subfamily position within an extended household. That is, the negative effect of income is stronger when predicting the likelihood of living in subfamilies over nuclear households than in head-families over nuclear households.

Such findings have important implications for the understanding of the process of extended household formation. They suggest that economic needs are an important driver for those seeking refuge in someone else's home, but they are less important for those hosting other relatives within their household. This is a significant contribution to research on extended households, because it highlights the importance of differentiating the positions that people and family units occupy within the household, in order to have a more accurate understanding of the factors that lead them to household extension.

The findings also highlight the importance of taking a life-course perspective in order to better understand extended living arrangements. As predicted by life course theory, the likelihood of living in an extended household changes over the life span. Women in family units are more likely to live in extended households at two different life stages: youth (15–24) and middle age (45–64). Crucially, women's stage in the life course is closely associated with the position that they occupy within the extended household. Young women in the family formation stage are more likely to live in subfamilies, whereas middle-aged and older women living in extended households usually occupy a head-family position, hosting young couples or single

lone mothers who are starting family life. Such patterns suggest that the process of family formation in Chile does not necessarily imply a separated (neolocal) residence, at least among a significant number of families. Coresidence is an important form of support for young families, particularly for those who are vulnerable, such as lone mothers.

By taking family transitions into account, the findings reveal a strong association between extended living arrangements – subfamilies, in particular – and lone motherhood. This association has previously been highlighted in qualitative research on poor households in Latin America, which notes the greater difficulties of lone mothers in residing independently. Going a step further, the findings of this paper shows that this association persists even after variables such as income, age, and other socio-economic factors are taken into account in the statistical models. This suggests that it is not plausible to attribute the greater residential dependence of lone mothers solely to a scarcity of economic resources due to the lack of a partner. Among lone mothers, those who are single are the most likely to live in extended living arrangements – and in subfamilies, in particular – when compared to married women. This suggests that single lone mothers are a highly vulnerable group of women that strongly rely on the residential support of the extended family.

Such findings have important implications for research on gender and families. It seems that lone mothers face material, cultural and institutional constraints to living independently, which need to be examined further in future research on the subject. Moreover, the lack of residential independence of lone mothers results in their invisibility for official statistics, which gives a misleading picture of the prevalence of female headship in Chile.

Importantly, this article provides new evidence on the role played by cohabitation on the likelihood of living in extended households. Cohabiting women are more likely to live in

subfamilies (instead of nuclear households) than married women. The fact that consensual unions are less stable than formal marriages and offer less economic and legal protection to their more vulnerable members in case of separation may produce a greater sense of obligation within the extended family to provide residential support for cohabiting couples. Such hypothesis is reinforced by the fact that recent legal reforms in Chile are still limited in offering economic protection for cohabiting women when the couple split up.

Finally, a significant finding of this research is the positive effect of women's full-time employment – and some of the interactions between women's full-time employment and having children under five – on the odds of living in extended households. The promise of economic autonomy, expected to be ushered in by an increase in female employment, has not yet resulted in greater residential independence for women. The persistence of a traditional gendered division of labour within the household, limited work-family reconciliation policies, and the characteristics of the labour market (long working hours and job insecurity) are probably behind the need of extended family support employed women with family responsibilities. Indeed, living in an extended household could be a beneficial arrangement for women, allowing them to reduce transportation costs and operate economies of scale to resolve childcare and household chores. However, as has been noted, redistributing childcare and housework among women of different generations within extended households helps to perpetuate gender inequalities by reinforcing the notion that domestic labour is women's responsibility.

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## Tables

**TABLE 1 Independent Variables**

Variables	Definitions
Income quintile	Income is categorized into quintiles, without logarithmic transformation. Each quintile corresponds to one fifth of family units ranked in ascending order according to the per capita autonomous family-unit income, where the Quintile I represents the poorest 20% of family units and Quintile V represents the richest 20% of family units. This is included through five dummy variables: a) quintile I, b) quintile II, c) quintile III, d) quintile IV, and e) quintile V.
Women's full-time employment	A dummy variable identifying whether or not the woman is full-time employed (45 hours or more per week, which represents the legal maximum of working hours in Chile). This dummy variable seeks to contrast full-time employment with no employment and part-time employment not only because part-time work represents less than one fifth of employment in Chile (Rau, 2010), but also because full-time work involves greater challenges for reconciling work and family responsibilities.
Woman's Age	Women's age will be included through the following dummy variables: a) 15–24, b) 25–34, c) 35–44, d) 45–54, e) 55–64 and f) 65 and over.
Family status	Family status will be measured according to a combination of family structure and marital status. It will consider the following dummy variables: a) single lone mothers; b) divorced/separated lone mothers; c) widowed lone mothers; d) married couples; e) cohabiting couples. N.B. CASEN codes cohabitation as a marital status and therefore it is not possible to know the legal marital status of cohabiting women included in the sample.
Number of children	I differentiated children of three age groups: children aged under 5, children aged between 5 and 15 and children aged 16 and over, due to the differential care burden that implies having children of these different age. Six dummy variables are included to control by the number of children: a) having one child under 5; b) having two or more children under 5; c) having one child aged 5 to 15; d) having two or more children aged 5 to 15; e) having one child aged 16 or older; f) having two or more children aged 16 or older.
Women's education	Women's education is based on the variable of 'years of education', which is recoded into three dummy variables: a) incomplete high school education, which includes people who have not finished the obligatory curriculum of 12 years of schooling; b) complete high school education, people who have completed the obligatory curriculum only; and c) some or complete higher education.
Ethnicity	A dummy variable will indicate whether the women consider themselves part of one of the seven native peoples recognized by the Chilean state.
Urban zone of residence	A dummy variable measures whether women live in urban area.

**TABLE 2 Working Sample: Adult Women in Family Units by Living Arrangements and Age Group. Chile, 2017**

	Age groups						Total
	15–24	25–34	35–44	45–54	55–64	65+	
Nuclear households	32.8%	61.8%	73.4%	70.2%	67.9%	71.1%	66.6%
Extended head-families	5.2%	7.6%	13.7%	23.3%	29.3%	26.8%	18.8%
Extended subfamilies	61.9%	30.6%	12.9%	6.5%	2.9%	2.1%	14.6%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Cases</i>	<i>3,813</i>	<i>10,659</i>	<i>12,032</i>	<i>13,320</i>	<i>10,425</i>	<i>9,862</i>	<i>60,111</i>

*Notes: Samples weights applied. All differences by living arrangements are significant at  $p < .001$*

**TABLE 3 Adult Women in Family Units by Socio-economic and Demographic Characteristics and Living Arrangements. Chile, 2017**

	Nuclear households	Extended households		
		All	Head-family	Sub-family
SOCIOECONOMIC CHARACTERISTICS				
Income quintile				
Quintile I (the poorest)	15.9%	26.8%	18.2%	38.0%
Quintile II	18.8%	22.1%	23.0%	20.9%
Quintile III	20.5%	21.4%	22.4%	20.1%
Quintile IV	21.2%	18.2%	21.5%	13.8%
Quintile V (the richest)	23.6%	11.5%	14.9%	7.2%
	100.0%	100.0%	100.0%	100.0%
Average per capita monthly income of women's family unit (Chilean pesos)	339,424.4	204,478.0	240,042.8	158,598.9
LIFE-COURSE FACTORS				
Age				
15–24	3.1%	12.7%	1.8%	26.8%
25–34	17.7%	21.9%	7.7%	40.2%
35–44	22.2%	16.1%	14.7%	17.8%
45–54	23.0%	19.5%	27.1%	9.7%
55–64	17.3%	16.3%	26.4%	3.3%
65 or more	16.7%	13.5%	22.3%	2.2%
	100.0%	100.0%	100.0%	100.0%
Family status				
Single lone mothers	9.7%	28.4%	9.0%	53.6%
Divorced/separated lone mothers	8.8%	9.1%	9.6%	8.4%
Widowed lone mothers	4.5%	4.4%	7.1%	0.8%
Cohabiting	24.5%	20.8%	17.7%	24.9%
Married	52.5%	37.3%	56.6%	12.3%
	100.0%	100.0%	100.0%	100.0%
Number of children				
Number of children under 5				
No children	83.5%	76.7%	92.3%	56.5%
One child	14.4%	21.5%	7.0%	40.3%
Two or more children	2.1%	1.8%	0.7%	3.2%
	100.0%	100.0%	100.0%	100.0%
Number of children aged 5 to 15				
No children	63.5%	66.7%	76.4%	54.3%
One child	25.2%	25.8%	17.4%	36.7%
Two or more children	11.3%	7.5%	6.2%	9.0%
	100.0%	100.0%	100.0%	100.0%
Number of children aged 16 and older (mean)				
No children	54.0%	65.3%	51.6%	82.8%
One child	32.2%	26.7%	36.5%	14.1%
Two or more children	13.8%	8.0%	11.9%	3.1%
	100.0%	100.0%	100.0%	100.0%

<b>TABLE 3 Continued</b>				
<b>CONTROLS</b>				
Women full-time employed	29.0%	29.5%	25.3%	35.0%
Education				
Incomplete high school education	38.5%	40.7%	54.5%	22.9%
Complete high school education	33.0%	34.0%	28.8%	40.8%
Some or complete higher education	28.5%	25.3%	16.7%	36.3%
	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Urban zone	86.6%	87.8%	87.5%	88.2%
Ethnicity	8.9%	9.1%	8.6%	9.8%
<b>Cases</b>	<b>40,369</b>	<b>19,742</b>	<b>11,223</b>	<b>8,519</b>

*Notes: Samples weights applied. All differences by living arrangements are significant at  $p < .001$ , except by ethnicity ( $p < .01$ ). Source: Author's analysis of CASEN data.*

**TABLE 4 Multinomial Logistic Regression for Living Arrangements among Women in Family Units (Reference Category: Nuclear Family Household). Chile, 2017**

PREDICTORS	Extended head-family vs. Nuclear family			Extended sub-family vs. Nuclear family		
	$\beta$	SE	OR	$\beta$	SE	OR
<b>Economic needs</b>						
Income quintile (Ref: Income quintile V)						
Income quintile I	0.62***	0.04	1.86	2.00***	0.06	7.40
Income quintile II	0.66***	0.04	1.93	1.43***	0.06	4.18
Income quintile III	0.47***	0.04	1.60	1.19***	0.06	3.28
Income quintile IV	0.37***	0.04	1.44	0.84***	0.06	2.31
<b>Life-course factors</b>						
Age (Ref: 35-44)						
15-24	-0.37***	0.09	0.69	1.53***	0.06	4.61
25-34	-0.44***	0.05	0.65	0.66***	0.04	1.93
45-54	0.37***	0.04	1.45	-0.51***	0.05	0.60
55-64	0.42***	0.04	1.53	-1.25***	0.07	0.29
65 over	0.06	0.05	1.06	-1.72***	0.09	0.18
Family status (Ref: Married)						
Single lone mothers	0.06	0.04	1.06	2.20***	0.04	9.04
Divorced/separated lone mothers	0.12**	0.04	1.13	1.46***	0.06	4.29
Widowed lone mothers	0.35***	0.05	1.42	0.92***	0.13	2.50
Cohabiting	-0.15***	0.03	0.86	0.44***	0.04	1.55
<b>Other needs of support</b>						
Number of children						
Number of children under 5 (Ref: no children)						
One	-0.34***	0.06	0.71	-0.33***	0.05	0.72
Two or more	-0.94***	0.15	0.39	-1.09***	0.10	0.34
Number of children aged 5 to 15 (Ref: no children)						
One	-0.41***	0.04	0.66	-0.71***	0.05	0.49
Two or more	-0.69***	0.06	0.50	-1.35***	0.07	0.26

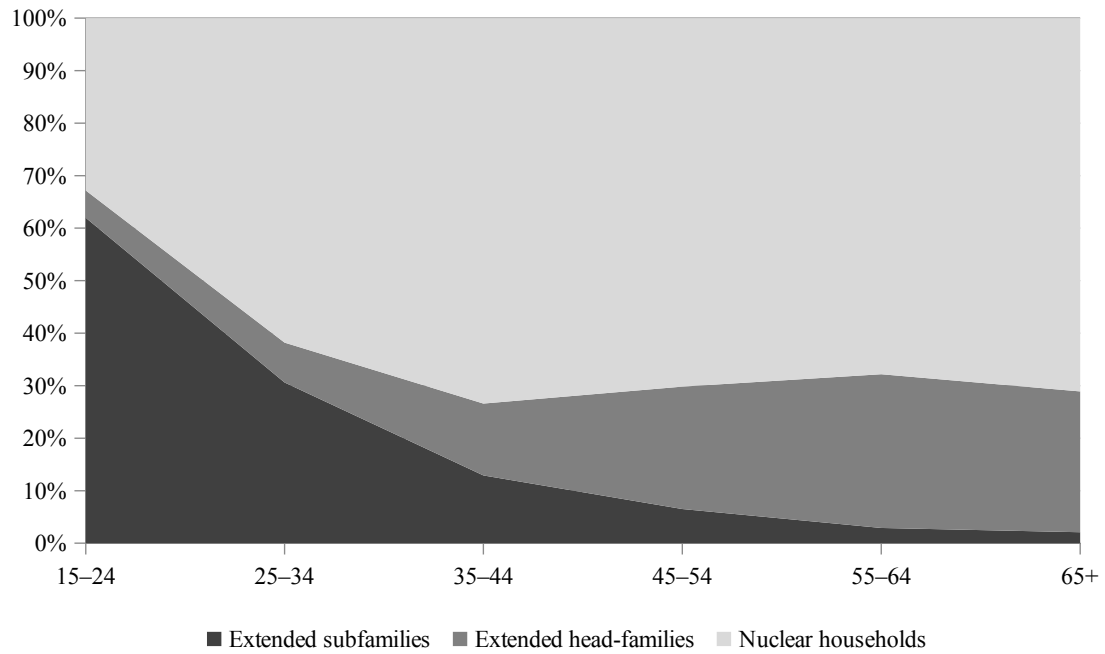
TABLE 4 Continued	Extended head-family vs. Nuclear family			Extended sub-family vs. Nuclear family		
	$\beta$	SE	OR	$\beta$	SE	OR
Number of children aged 16 and older (Ref: no children)						
One	-0.26***	0.03	0.78	-0.85***	0.06	0.43
Two or more	-0.56***	0.04	0.57	-1.51***	0.10	0.22
<b>Other needs of support</b>						
Women full-time employed	0.16**	0.05	1.17	0.14*	0.06	1.15
Women full-time employed*One child under 5	0.05	0.09	1.06	0.23**	0.07	1.25
Women full-time employed* Two or more children under 5	0.63*	0.26	1.88	0.27	0.21	1.32
Women full-time employed*One child aged 5 to 15	0.07	0.06	1.08	0.24***	0.07	1.27
Women full-time employed*Two or more children aged 5 to 15	0.17	0.09	1.18	0.13	0.10	1.14
Women full-time employed*One child aged 16 and older	-0.16**	0.06	0.86	0.05	0.08	1.05
Women full-time employed*Two or more children aged 16 and older	-0.28***	0.08	0.75	0.17	0.14	1.19
<b>CONTROLS</b>						
Education (Ref: Complete high school education)						
Incomplete high school education	0.26***	0.03	1.29	-0.30***	0.04	0.74
Some or complete higher education	-0.17***	0.03	0.84	0.20***	0.04	1.22
Urban zone	0.32***	0.03	1.38	0.01	0.05	1.01
Ethnicity	-0.02	0.04	0.98	-0.22***	0.05	0.81
Intercept	-1.86***	0.06		-2.94***	0.09	
Sample size						60,111
Cox & Snell R Square						.29
Nagelkerke R Square						.35

Notes: Samples weights applied. OR = odds ratio. \* $p < .05$ . \*\* $p < .01$ . \*\*\* $p < .001$ . Source: Author's analysis of CASEN data.



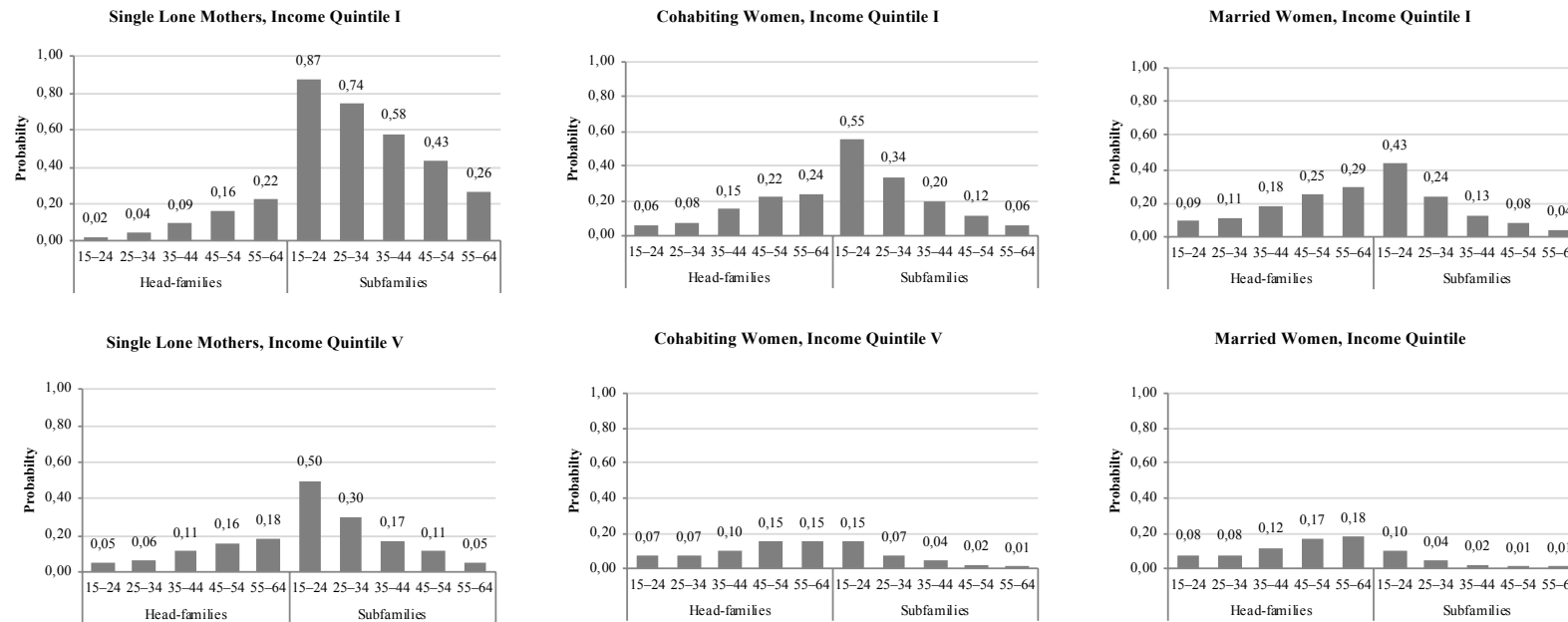
## Figures

**Figure 1 Adult Women in Family Units by Living Arrangements. Chile, 2017**



*Notes: Samples weights applied. All differences by living arrangement and age are significant at  $p < .001$ .  
Source: Author's analysis of CASEN data.*

**FIGURE 2 Predicted Probabilities of Living in Head-families and Subfamilies for Hypothetical Women in Different Age Groups, Family Status and Income Quintile. Chile, 2017**



*Notes: Women with complete high school, having one child aged 5 to 15, not in full-time employment, living in urban zones, not from an ethnic minority group.*