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## ABSTRACT

Living independently before marriage is part of a broader pattern of family and demographic change characterizing modern societies since World War II. This study examined expectations about premarital residential independence among young adults. Data were obtained from 28,240 high school seniors who participated in the High School and Beyond study of the class of 1980. Students were asked at what age they expected to get married and at what age they expected to live in their own home or apartment. Those who gave an expected age at residence younger than an expected age at marriage were defined as expecting independent residence before marriage. The results revealed that approximately 70% of young adults surveyed expected to move out of their parental home before marriage, suggesting that new norms are emerging which fit into patterns of independence in the transition to adulthood. There was substantial variation in factors affecting expectations about premarital residential independence. Young men more than young women, those with more parental resources, those who expected to marry at older ages, and those who did not have ethnic and religious ties that linked them to their parental home until marriage expected to live independently. Religious, racial, and ethnic differences interacted in complex ways with gender and socioeconomic status to influence expectations about premarital residential independence. (Author/NB)

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## **A RAND NOTE**

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**Moving Out and Marriage:  
What Do Young Adults Expect?**

**Calvin Goldscheider, Frances K. Goldscheider**

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## RESEARCH NOTES

### MOVING OUT AND MARRIAGE: WHAT DO YOUNG ADULTS EXPECT?\*

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*Living independently before marriage is part of a broader pattern of family and demographic change characterizing modern societies since World War II. This paper examines expectations about premarital residential independence among young adults and is based on data from a survey of the high school class of 1980. That about 70 percent of young adults surveyed expect to move out of the parental home before marriage suggests that new norms are emerging which fit into patterns of independence in the transition to adulthood. There is substantial variation in factors affecting expectations about premarital residential independence. Young men more than young women, those with more parental resources, those who expect to marry at older ages, and those who do not have ethnic and religious ties that link them to their parental home until marriage expect to live independently. Religious, racial, and ethnic differences interact in complex ways with gender and socioeconomic status to influence expectations about premarital residential independence.*

#### INTRODUCTION

A new phenomenon has emerged in the transition to adulthood: many young adults are establishing an independent household prior to marriage. Such a life cycle pattern has been extremely rare, historically and comparatively (Hajnal 1982). Premarital residential independence is the most recent example of a broader pattern of family change in modern societies since World War II—the tendency for adults to live apart from other adult family members (Kuznets 1978). The tendency was earlier evident for widows (Kobrin 1976), and then appeared among younger adults as rising divorce rates led to nonfamily living and one-parent families (Ross and Sawhill 1975). It is now emerging at the beginning of adulthood as children leave the parental home at younger ages (Goldschieder and LeBourdais 1986). Living in a family setting is now increasingly limited to sharply defined life cycle stages, married adults, and minor children.

Most scholars consider these changes to be benign, a continuation of the long-standing decline in family extension as people are more able to buy privacy and maintain the independence of adulthood (Michael et al. 1980). Possibly the normative definitions of who lives with whom are becoming more restrictive, raising the concern that families are becoming less responsive to the economic needs of members or potential members (Harever 1982). Moreover, young persons who live independently before marriage alter their family formation patterns. This occurs partly because they change their family orientations during the period they are away (Waite et al. 1986), but it is also likely that the costs of maintaining a separate residence delay new family formation. Young adults with independent residences may also suffer career consequences if they are less able to draw on family resources than if they shared living arrangements with their parents.

In this paper, we examine expectations about premarital residential independence among young persons just on the threshold of adulthood.

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#### THEORY AND HYPOTHESES

It is likely that many of the variables influencing nonfamily living at later stages of the life course also exert influence in early adulthood. Research has shown that income is positively related to being a household head (Carliner 1975). Some of the other variables affecting the probability of living independently are factors that make living alone possible such as health and city size, and are of interest to policy

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makers and planners (Soldo 1977; Chew 1983). However, other results suggest that there have been changes in the normative and preference structures underlying social life (Pampel 1983).

The importance of norms and preferences for the extent of nonfamily living may be inferred from the large differences that appear between the sexes and among ethnic groups. Women are more oriented toward traditional, family-based life-styles than men, even when they have comparable options (Scanzoni 1975). Similarly, traditional ethnic groups tend to be much more family oriented in their "residence rules" and living arrangements (Goody 1972; Kobrin and Goldscheider 1982) as well as in the timing and rate of marriage and divorce (Kobrin and Goldscheider 1978; Tienda and Angel 1982).

These patterns suggest that changes in gender- or ethnic-based family norms may have a substantial influence on the growth of nonfamily living. The revolution in sex roles has increasingly allowed women independence from family roles and responsibilities. This may increase young women's expectations for independent living before marriage. The American ethnic mosaic is also rapidly changing through the entry of new immigrant groups and generational shifts in older ethnic communities; this, too, should be associated with changes in family norms and relationships.

The analysis of variation in premarital residential independence therefore requires data that measure the normative dimension underlying actual residence-related behavior. There are no data sets designed precisely to tap such norms. However, a study of the high school class of 1980 (High School and Beyond) asked high school seniors about their *expectations* for the timing of marriage and of living in a first home or apartment. To the extent that young people talk about these individual-level plans and share them with each other, they represent norms for their generation.

This measure allows us to examine the extent to which actual patterns of residential independence have been built into the expectations of young adults. Collected late in the final year of high school, these data reflect plans immediately prior to the time many begin moving out of the parental home and before contingencies emerge that affect actual residence and marriage choices. They indicate more purely than actual behavior the pressures that young people feel to leave home and move out on their own before marriage, even if they are not economically ready.

We examine the relationships between expectations for premarital residential independence and ethnicity, gender, and resources. There are likely to be complex interactions among these variables. We expect the following:

Boys are more likely than girls to expect premarital residential independence. This difference may be related to gender differences in the timing of marriage or may reflect greater independence for males even before marriage.

Young adults from families with higher socioeconomic status are more likely to expect premarital residential independence, since they are more able to afford to maintain a separate residence.

Young persons from ethnic groups with a high proportion first generation and those from more traditional religious backgrounds will be less likely to expect premarital residential independence. Immigrants have had less exposure to modern family values; more traditional religions tend to reinforce familism on a wide variety of issues.

Ethnic differences should decrease with increases in socioeconomic status, but religious differences should not. Increasing affluence should indicate greater exposure to modern values for most immigrants, but this should not be the case for those continuing to affiliate with more traditional religious denominations.

Sex differences should be larger among those from families with lower socioeconomic status and those from more traditional ethnic groups. Convergence by gender as socioeconomic status increases should appear overall, and particularly for those in more traditional ethnic groups, where more resources are likely to imply greater acculturation to modern sex-role orientations.

Expectations for premarital residential independence should be closely related to expected age at marriage. Those who expect to marry young have much less time for premarital residential independence than those who expect to marry later.

## DATA AND MEASUREMENT

This paper draws on data collected from the 28,240 seniors in the High School and Beyond (HS&B) study of the class of 1980. Information was obtained through questionnaires administered in high schools, and the sample is nationally representative, with some oversampling of schools with large Hispanic enrollments. This survey provides the only data available that allow us to measure premarital residential expectations and to classify respondents in sufficient detail in terms of race, religion, and national origin that we can identify real ethnic communities.<sup>1</sup>

The dependent variable was constructed from

<sup>1</sup> The data are slightly biased, in that those dropping out of school before completing high school are not included. Further information on this study is available in Jones et al. (1982).



two questions: (1) At what age do you expect to get married? and (2) At what age do you expect to live in your own home or apartment?<sup>2</sup> Those who gave an expected age at residence younger than an expected age at marriage were defined as expecting independent residence before marriage. Those who gave the same age for marriage and independent residence, as well as those who expected to marry before establishing an independent residence, were classified as making a "traditional" response, that is, not moving out before marriage.<sup>3</sup>

We measure ethnicity on the basis of responses to questions about race, national origin, and religious background.<sup>4</sup> This is particularly important because the meaning of ethnic variation is obscured when measured for broad categories (e.g., Hispanics) or only by a single factor (e.g., Catholic). Historically, ethnic group membership has arisen from combinations of criteria, variously including race, national origin, and religion. The richness of the ethnic classifications also allows us to examine ethnic groups that are heterogeneous on a wide variety of characteristics. We can distinguish those that are mostly first generation (e.g., Asians) from those primarily of earlier immigrant waves (e.g., Jews) or even longer-term descent (e.g., those from Northern and Western Europe); those with distinctively low socioeconomic status (e.g., blacks and Puerto Ricans) from the few (such as Asians and Jews) that have been particularly successful. Simi-

larly, some groups have been characterized by rapid relative upward mobility of women despite patriarchal cultural sources; this appears to be the case for Jews and many Asians, and may be true for the black community as well. Other groups are thought to be considerably more patriarchal and controlling of women, particularly Hispanics.

To maximize this heterogeneity, we divided the race-origin categories into Asian-Americans, American Indians, Hispanics, blacks, and non-Hispanic whites. We subdivided Hispanics further into Cubans, Mexicans, Puerto Ricans, and "other Hispanics," and non-Hispanic whites into those from more traditionally family-centered origins (Southern Europeans) and others. The religious denominations were also classified to maximize heterogeneity in family-related patterns. Protestants were subdivided into the more traditionally fundamentalist denominations, including Baptists and "other" Protestant denominations, and less traditionally fundamentalist denominations—Episcopalians, Presbyterians, Methodists, and Lutherans.

Other explanatory variables included in the analysis are gender and socioeconomic status, measured by a scale constructed by the survey group based on a combination of parental education, occupation, and income.

## ANALYSIS

### *Bivariate Patterns*

Overall, a substantial proportion (about seven out of ten) of high school seniors expect to live independently in early adulthood before getting married (Table 1). There is some variation among ethnic communities, although few large differences emerge. There is no difference between blacks and whites, while American Indians and Asians expect somewhat lower levels of premarital residential independence. The four Hispanic subgroups have lower than average expectations, with Cubans clearly exceptional even among Hispanics (the only group with less than 60 percent expecting premarital residential independence). Variation among European-origin ethnics appears minimal. Those who are Jewish and those with no religious background have the highest level of expected premarital residential independence. The more traditional Protestant denominations have the lowest level among religious groups.

A direct relationship emerges between parental socioeconomic status and children's expectations about premarital residential independence. Further, males in all categories are more likely to expect premarital residential independence. Sharper gender differences characterize Hispanics and particularly Cubans; greater gender similarity characterizes Asian-Americans, Jews,

<sup>2</sup> The options included single ages between eighteen and twenty-nine, less than eighteen, thirty or more, have already done so, and do not expect to do so.

<sup>3</sup> Both the modern and traditional responses include a variety of response combinations. Among those coded "modern" are the few cases who were already residentially independent but expected marriage later and those who do not expect to marry but expected independent residence. The "traditional" response includes those who expect to remain in the parental home until some age after that chosen for marriage and those few who expect to marry but do not expect to be residentially independent.

There is some ambiguity over the precise meaning of "own home or apartment." Did respondents report semiautonomous living arrangements such as college dorms and military barracks as their "own home" (cf. Goldscheider and DeVanzo 1986)? To investigate this possibility, we tabulated a separate question on expected living arrangements "next year," which included as options dorms and barracks, by the sequence of residence-marriage expectations (by age). The vast majority of respondents planning to be in dorms or barracks (93 percent) did not regard them as residential independence.

<sup>4</sup> These were straightforward questions on "What is your . . . ?" Ninety-eight percent responded to the question about race; 93 percent, to religion; and 86 percent, to origin.

Table 1. Percentage Expecting Premarital Residential Independence by Sex and by Race-Origin Category, Socioeconomic Status, and Religion

	Total		N for	
	Males	Females	Total	
Total	69.8	75.0	65.2	25086
Race-origin				
White, non-Hispanic	69.9	75.0	65.4	15764
Southern European	69.8	73.5	64.5	1287
Other	70.0	75.1	65.4	14477
Black	69.8	75.6	65.4	2648
Hispanic	64.1	72.0	56.4	2781
Mexican	63.8	72.1	55.4	1664
Cuban	49.7	63.3	39.1	308
Puerto Rican	65.7	76.5	57.6	266
Other Hispanic	67.5	72.5	62.3	543
American Indian	66.7	72.6	61.9	533
Asian-American	66.7	68.2	65.5	466
Socioeconomic scale				
Low	65.3	72.1	60.3	7506
Middle	69.2	74.5	64.4	11833
Upper	75.9	78.4	73.1	5747
Religion				
Trad. Protestants	66.4	72.5	61.5	8296
Other Protestants	72.6	77.2	68.4	3087
Catholics	71.1	75.9	66.8	9310
Other Christians	64.9	70.3	59.9	1494
Jews	79.6	80.8	78.3	507
Other religion	64.3	69.4	60.0	888
No religion	79.7	80.9	78.3	1298

those with no religion, and those with higher socioeconomic status.

#### Multivariate Models

We used OLS regression for the multivariate analysis because it provides a reasonably robust approximation of logistic regression for outcome probabilities, such as these, that do not deviate far from 50-50. We present five equations, introducing controls and new variables as we proceed (Table 2).<sup>5</sup>

The first equation (Model 1) includes only the race and national origin classifications, and shows significantly lower expectations of premarital residential independence among Cubans and Mexicans, as well as among American Indian and Asian subpopulations, than among the reference category of non-Hispanic whites not reporting southern European national origin. As in Table 1, the Cubans are most distinctive.

<sup>5</sup> The equations that include more complex interaction terms were also estimated with logistic regression. These revealed no substantive differences in results. We present the OLS results because of their greater ease of interpretation.

Neither blacks nor Southern Europeans emerge as significantly different.

In Model 2 we introduce sex and socioeconomic status and show that these are significant. Controlling for them eliminates American Indian and Asian differences, suggesting that socioeconomic factors accounted for the bivariate patterns. Among Mexican and Cuban Hispanics, these factors weaken, but do not account for, their particularly low levels of expected premarital residential independence. However, blacks are significantly different from whites when socioeconomic status is introduced, with young black adults having somewhat higher levels of expectation. Thus, the overall bivariate similarity of blacks and whites in Model 1 is the result of the distortion generated by the socioeconomic differences between these groups; when socioeconomic level is controlled, blacks are more likely to expect premarital residential independence.

Model 3 consolidates ethnic categories to highlight groups differing significantly, merging American Indians, Asians, Puerto Ricans, Other Hispanics, and Southern Europeans with the omitted group. We integrated the latter three with the other religious subgroups by creating a subdivision among Catholics to tap traditionalism, which includes Hispanic and Southern European Catholics. The religious differences constructed in this fashion are all significant.

We also introduce interactions between sex and ethnicity in Model 3. Cubans and Mexicans show significantly greater sex differences in expectations about premarital residential independence than other groups. There are also groups with more egalitarian gender patterns than the reference group. Asians, Jews, and those with no religion (grouped as MINMALE) have almost no differences between young men and women on this issue.

The anticipated interaction between sex and socioeconomic status is significant. While expectations for premarital residential independence are generally tied to socioeconomic resources, males require fewer parental resources than females to buy similar levels of premarital residential independence. This effect was a general one, with no significant differences for either traditional ethnic or religious groups (data not presented). Further, there was no evidence either of rapid acculturation among higher-status members of any of the ethnic groups or of resistance to more egalitarian expectations among those at higher socioeconomic levels who are traditionally fundamentalist in religion.

On the other hand, an unanticipated finding relating socioeconomic status with ethnicity emerged among young blacks. The positive relationship between status and expectations for

Table 2. Incremental OLS Models Predicting Premarital Residential Independence (Unstandardized Regression Coefficients)

Variable	Model 1 (Race & Ethnicity)	Model 2 (Gender & SES)	Model 3 (Religion)	Model 4 (Age at Marriage) 1	Model 5 2
Intercept	.700**	.652**	.663**	-.656**	-.665**
INDIAN	-.033*	-.015	—	—	—
ASIAN	-.033*	-.028	—	—	—
MEXICAN	-.062**	-.030*	-.039*	-.056**	-.058**
CUBAN	-.203**	-.181**	-.227**	-.203**	-.207**
PUERTO RICAN	-.042	.011	—	—	—
OTHER HISPANIC	-.025	-.015	—	—	—
BLACK	-.002	.033**	.034**	-.075**	-.075**
SOUTH EUROPEAN	-.011	-.012	—	—	—
MALE	—	.092**	.093**	-.003	-.008
CUBAN MALE	—	—	.142*	.114	.116
MEX MALE	—	—	.056*	.079**	.081**
MINMALE	—	—	-.065**	-.083**	-.086**
EARLY MALE	—	—	—	—	.026**
SES SCALE	—	.054**	.068**	.010**	-.017**
MALESES	—	—	-.033**	-.010	-.008
BLACKSES	—	—	-.043**	-.004	-.008
MEXMALESSES	—	—	.014	.054*	.051*
EARLY SES	—	—	—	—	.042**
LATE SES	—	—	—	—	.043**
TRAD PROT	—	—	-.044**	-.017**	-.017*
OTHER REL	—	—	-.055**	-.043**	-.043**
JEWS	—	—	.090**	.034*	.048**
EARLY JEW	—	—	—	—	-.243**
NO RELIGION	—	—	.123**	.069**	.071**
MODCATH	—	—	.022**	-.000	-.001
TRAD CATH	—	—	-.021**	-.052**	-.052**
LN MAR AGE	—	—	—	.594**	.600**
ADJ. R <sup>2</sup>	.0017	.0195	.0271	.2180	.2194
N			25499		

\* 1.96 &gt; |t| &gt; 1.50.

\*\* |t| &gt; 1.96.

premarital residential independence does not appear in the black community, since their interaction coefficient offsets almost entirely the effect characterizing the sample as a whole. This result, coupled with the positive overall coefficient, suggests that it is the lowest-status blacks who are particularly more likely than whites to expect independent living prior to marriage, with differences diminishing with increases in socioeconomic status. This distinctive black pattern requires further research linking it to other family-related events, such as marriage and childbearing, specific to the black community.

We noted earlier that those who expected to move out at marriage expected to marry earlier than those who expected premarital residential independence. Since ethnic groups vary substantially in age at marriage, as do men and women, Model 4 introduces the expected age at marriage (measured as the natural log).

This change produced several powerful effects. It does not change the significance of

either the Mexican or Cuban pattern but reverses the sign among blacks, suggesting that the pattern of higher levels of premarital residential independence among blacks does not indicate a "modern" family orientation but rather an unusual marriage pattern. Controlling for their considerably later age at marriage moves blacks significantly below the norm. This interpretation is reinforced by the elimination of the previously observed interaction between race and socioeconomic status when expected marriage age is introduced.

The effects of expected age at marriage on religious differences are also not uniform. Traditional Protestants have low levels of expectations for premarital residential independence in part because they expect to marry early; their coefficient decreases substantially when expected age at marriage is introduced. This also characterizes those of Other Religions. Analogously, Jews and those with no religion are more likely to expect to move out of the



parental home before they marry in part because they expect to marry late.

The higher expectations of non-Southern European Catholics for premarital residential independence are eliminated when expected marriage age is introduced. Thus, these Catholics expect to leave the parental home before their marriage because they expect to marry late. In contrast, none of the differences between traditional Catholics and others is explained by any tendency to marry early. For them the association of moving out and getting married is actually strengthened by controlling for expected timing of marriage, suggesting that the effects of expecting to marry early were obscuring a very strong avoidance of nonfamily living. These data point to the differential importance of the timing of marriage for various Catholic subcommunities. For the more modern sector, residential independence before marriage reflects the structural conditions of the timing of marriage; for the more traditional sector, residential independence before marriage is very unlikely no matter when marriage occurs.

Expectations about age at marriage also have substantial effects on socioeconomic and gender patterns. Overall gender differences are eliminated. Thus, the original pattern of higher expectations for premarital residential independence among males is a reflection of their later expected age at marriage. This is not the case, however, either for those groups with unusually large sex differences or those with more egalitarian gender patterns. Cuban and Hispanic males remain more likely to expect premarital residential independence than females, even controlling for expected age at marriage. The reverse pattern characterizes egalitarian groups, such that Asian and Jewish women are more likely than comparable men to expect premarital residential independence.

The effect of socioeconomic status is greatly reduced when expected marriage age is controlled. This suggests that while parental socioeconomic resources affect expectations about premarital residential independence, their influence operates primarily through delays of marriage, probably through the relationship between education and age at marriage.

In general, the data in Model 4 reaffirm that gender differences in premarital residential independence diminish with higher socioeconomic status, although this effect is no longer significant. However, when the interaction of gender and socioeconomic status is examined, a positive, significant coefficient emerges for Mexicans. This pattern characterizes no other racial or ethnic group (results not presented). This suggests that more egalitarian sex roles emerge for most groups among the middle and upper classes; the Mexicans are able to

withstand this effect and protect their traditional sex differentiation when they acquire more resources. The large size of the group and its geographic concentration may account for this pattern, while smaller or more dispersed groups may be under greater assimilatory pressure.

The differential importance of the expected timing of marriage is further elaborated in Model 5, where we introduce "early" and "late" marriage as interactions,<sup>6</sup> which have a significant effect in combination with gender, socioeconomic status, and one religious group. Males are more likely than females to expect to move out of the parental home before marriage as a result of their later expected age at marriage, but only among those who marry late; for those who expect to marry young, sex differences remain characteristic ("early male").

The positive effect of socioeconomic status on premarital residential independence characterizes only those who expect early and late marriages. Among those expecting marriage at modal ages, the effect of socioeconomic status moves from a positive to a negative (though relatively insubstantial) effect. This suggests parental resources have much greater effect on expectations for premarital residential independence at the margins, when fewer expect to marry.

Most Jews expect to marry late and therefore expect to move out of the parental home before marriage. But those Jews who expect to marry early are very unlikely to expect to move out of the parental home except at marriage. This may reflect the very high proportion of Jews who expect to go on to college, regardless of expected age at marriage or economic background (C. Goldscheider 1986). Those who want to marry early may be trading off the resources that would normally support premarital residential independence for education.

## CONCLUSIONS AND DISCUSSION

The analysis suggests that there are substantial variations in the factors affecting premarital residential independence and that these relationships raise important questions for theories of gender, ethnic, and family change. Overall, more young men than young women expect to live away from the parental household before they marry, as do those with more parental resources to purchase an independent residence, those who expect to marry at an older age, and those who do not have ties to traditional ethnic and religious groups.

<sup>6</sup> "Early" is defined as age twenty or younger for females and age twenty-one or younger for males, "late" as age twenty-four or older for females and age twenty-five or older for males.

However, these relationships are complexly interwoven. The differences between Catholics and Protestants would not have emerged without disaggregating both groups into their more religiously and culturally traditional components. The importance of distinguishing those of "other" religions from those claiming "no religion" is particularly clear, since the "others" appear very family-oriented on this measure, similar to both traditional Protestants and Catholics, while the "no-religions" present the most extreme likelihood of early "apartness." The Jews most closely resemble those with no religion, but more of their high level of expectations for premarital residential independence seems to result from their very late expected ages at marriage.

The higher levels of black expectations for premarital residential independence appear to be primarily linked to the very unusual patterns of marriage increasingly characterizing the black community, particularly among those from the lowest socioeconomic status families. In contrast, Hispanics, and particularly Mexicans and Cubans, are less likely to expect to move out of the parental home before marriage, no matter how late they marry or what their socioeconomic level. No particular patterns characterize Asian-Americans or American Indians.

Greater affluence may be leading to earlier residential separation between generations, even among ethnic and religious groups with a strong emphasis on family solidarity. This may reduce family control over other aspects of children's lives early in adulthood, as young people make the critical work and family decisions so characteristic of that life cycle stage. The effects of such social mobility are particularly marked for daughters, since the gender differences linking females more closely to family roles are also reduced with increases in socioeconomic status. This was the case for all groups with only one interesting exception, Hispanics of Mexican origin. Clearly the traditional divisions between the sexes are being reduced by the processes of social change in this area of family structure, as in others.

Finally, and most directly, these data point to the ubiquity of expectations for premarital residential independence among young adults. Most young people, whatever their socioeconomic and ethnic background, expect to live independently of the parental household before they marry. Though the structural separation of residences is relatively recent in a behavioral sense, it evidently has become internalized normatively by young adults. There will undoubtedly be those young adults who will not actually carry out their expectations. Nevertheless, premarital residential independence is evidently a new normative requirement, one that young

people may try hard to realize, and perhaps at considerable cost. To do so may require trading off on other expenses, such as those for marriage and for education.

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### **RAND'S POPULATION RESEARCH CENTER**

The Population Research Center was established in 1979 to advance the basic research aims of its sponsoring agency, the National Institute of Child Health and Human Development. The Center strengthens and focuses academic population studies within RAND's broader problem-solving environment.