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When does re-partnering pay off?
Mothers' changes in financial well-being after moving in with a new partner

Sharon Bzostek
Rutgers, The State University of New Jersey

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Substantial relationship instability among parents in the United States today means that many children (particularly those born to unmarried parents) will experience the dissolution of a parental union and re-partnering by one or both of their parents early on in their lives. The consequences of re-partnering for children, mothers and families are of considerable interest to scholars of family dynamics and processes. The financial implications of repartnering may be particularly important to those interested in policy-related issues.

Previous empirical research documents the negative financial impact of relationship dissolution for mothers and children (McLanahan & Sandefur 1994; McLanahan & Percheski 2008), and re-partnering may be an effective strategy for recouping some of the financial losses associated with relationship dissolution (Dewilde & Uunk 2008; Jansen, Mortelmans & Snoeckx 2009). In a study using the European Community Household Panel Study, for example, Jansen and colleagues find that mothers' income increases more from re-partnering than from reentering the labor force or increasing their number of work hours after a union dissolution (Jansen et al. 2009). Dewulde and Uunk (2008), using data from the same study, also find a positive effect of re-partnering on women's income post-divorce.

Recent research about a cohort of women with births in large cities in the United States (the Fragile Families and Child Wellbeing Study) also suggests that, on average, mothers who re-partner tend to do so with men who represent an improvement over the child's biological fathers in terms of socioeconomic potential—measured through educational attainment, employment status, and incarceration history (Bzostek, McLanahan & Carlson 2012). These men also tend to engage in a number of positive, child-oriented activities with the mothers' children (Berger et al. 2008; Bzostek 2008; Carlson & Berger 2013). Taken together, the

additional parental and financial resources potentially provided by the entrance of a mother's new partner into the household might have positive implications for maternal and child financial security and well-being in such families.

Recent analyses about mothers' financial well-being after re-partnering using data from the United States, however, yield less optimistic results. Two recent studies based on the first four waves (through the focal child's fifth year) of the Fragile Families study provide some evidence to suggest that despite the potential financial advantages of re-partnering for unmarried mothers, financial well-being in these families does not seem to be (consistently, at least) improved by the entrance of a new partner into the household. Carlson & Berger (2011) find that total household income is similar in families containing mothers and their new partners as in families with single mothers, and Osborne, Berger, and Magnuson (2012) find that moving in with a new partner is associated with only marginal improvements in mothers' material well-being by the time their children are age five.

Why might repartnering and "trading up" not translate into better financial well-being?

There are several reasons why maternal re-partnering, even in cases in which the new partner represents a "trade up" over the biological father in terms of economic potential, may not translate into greater financial security for mothers and their children. First, even those mothers who traded up in Fragile Families still tended to re-partner with men with relatively low average levels of socioeconomic status (Bzostek et al. 2012)—trading up, in this case, may still not be enough to insulate mothers and their children from financial insecurity.

Even in cases where mothers have re-partnered with a man with attractive economic attributes, mothers may not benefit financially from such partnerships if the men do not share

their income with the mothers (particularly if, as is often the case in the Fragile Families data, the new partners are also providing support to children from prior relationships), and/or if the men hold most of the decision-making power related to the household's money and how it should be spent or distributed. Kenney (2008) finds, for example, that children are at a heightened risk of experiencing food insecurity when their father (vs. their mother) controls the household's money. Kenney and Bogle (2010) also find evidence to suggest that married (but not cohabiting) couples that do not pool their incomes have higher rates of subsequent union dissolution, suggesting a relationship between income pooling and family dynamics. Such findings suggest that there may be important consequences deriving from how mothers and their partners choose to manage the money in their households, to the extent that such findings may also apply (in similar or different ways) to children living with their mothers and their mothers' new partners.

Mothers' financial well-being after re-partnering may also be affected by the amount of child support entering and leaving the household. If mothers benefit financially from incoming cash support (either formal or informal), then mothers who receive more child support may experience greater improvements in financial well-being. Recent research suggests that non-resident fathers tend to decrease their child support payments when their child's mother re-partners (Berger, Cancian & Meyer 2012). In this way, we might expect that re-partnering is associated with reductions in child support payments and, thus, with lower levels of income. Yet it may also be the case that mothers who experience greater financial hardships may be more likely to receive additional help from the child's non-resident father (Nepomnyaschy & Garfinkel 2011). In addition to the support received from the child's non-resident father, the

mother's income may also be affected by child support payments made by the mother's new partner to children living outside the household. Such payments would be expected to reduce the household income and, as a result, decrease the financial benefits of re-partnering for mothers.

Thus, although repartnering may translate into better financial well-being for mothers, there are also numerous potential obstacles to improved financial status among repartnered mothers. Although previous research is suggestive about mothers' average levels of financial well-being in new partnerships, it does not tell us about potentially important variations in mothers' financial well-being after re-partnering, both across groups of mothers and across measures of financial well-being. In this paper, I use detailed longitudinal information about mothers' financial well-being in a number of domains to track within-mother changes in well-being as they move in with new partners. These descriptive analyses offer a more nuanced picture of mothers' paths of financial well-being after re-partnering and provide information about which groups of mothers are the most likely to see their financial situations improve or get worse when they move in with a new partner. The findings have potential implications for public policies aimed at improving financial security among disadvantaged and "non-traditional" families.

In addition to comparing trajectories of financial well-being among mothers who move in with new partners (relative to those who remain stably-single), I also examine descriptive patterns of income pooling and shared financial decision-making among mothers and their new partners, relative to mothers who have recently moved in with their children's biological

fathers. Both of these factors are likely to affect the level of financial resources mothers (and their children) are able to access.

Data and Methods

Data and sample

Data are drawn from the Fragile Families and Child Well-Being Study. This is a longitudinal study of 4,898 children born between 1998 and 2000 in 20 U.S. cities with populations of at least 200,000. The current analysis uses data from all five existing waves of the survey—at the time of the child's birth and approximately one, three, five, and nine years later. See Reichman et al. 2001 for information about the design of the Fragile Families survey.

The primary sample for analysis is limited to 1,261 mothers who were not living with romantic partners at the time of the one-year interview and were subsequently interviewed in (at least) the nine-year survey wave. Out of these mothers, 974 were either stably-single or re-partnered at one or more waves after the one-year interview (with valid information allowing for identifying instability in new partnerships). This 974 is the sample for the first analysis in the paper, in which I compare financial well-being for mothers who remain stably-single and those who re-partner. The second analysis, focused on financial pooling and decision-making among co-resident couples at year 9, uses the sample of 511 mothers who were not living with partners at one-year, but were living with either the focal child's biological father or a new partner at the nine-year interview.

The analysis of mothers' financial well-being uses a variety of measures of financial well-being as outcome variables. Mothers who are missing information used to construct a particular measure are dropped from the analysis of that outcome, but are maintained in the

sample for the other outcome variables. Missing data on any of the covariates used in the regression models were imputed through multiple imputation methods using Stata's ICE command, with five imputations. All analyses are conducted in Stata 12. Appendix Table 1 presents descriptive statistics for the analytic sample. All prevalence estimates are weighted using national sampling weights and adjusted for the complex sampling design in the Fragile Families survey. The regression analyses are unweighted, but control for a full array of covariates, including the mother's marital status at the time of the child's birth.

Analytic strategy

Analysis Part I: Comparing stably-single and re-partnered mothers' financial trajectories

In the first part of my analysis, I compare trajectories for several measures of financial well-being for mothers who remain stably single and those who first re-partnered between the one- and nine-year interviews. Table 1 compares mothers' financial well-being at the one- and nine-year interviews based on the mothers' family structure trajectories between those two years. Table 2 then presents coefficients from a series of multiple regressions predicting which mothers' financial situations improve or get worse (versus staying the same) between these two waves. In these models, I predict changes in financial well-being across two measures of family structure trajectories: first, whether the mother ever re-partnered and stability within new partnership(s); and second, by the economic characteristics of mothers' first new partners (relative to the focal child's biological father). In all cases, the reference category is mothers who remained single (i.e., without a coresidential partner) in all of the waves in which she was interviewed after the one-year interview.

These analyses are conducted using alternative-specific conditional (ASC) logistic regression models (McFadden 1974). These models are extremely similar to multinomial logistic regression models. The key difference is that the ASC logit models account for the fact that it is impossible for mothers who started out in the best possible financial position to improve their situation, and (similarly) for those who started out in the worst possible financial position to see a decline in their financial well-being. Similar models have been used in recent research using these data to compare the economic capacities of mothers' former and new partners (Bzostek et al. 2012). Although all of the regression models include the full array of control variables, I only display the results from the key predictors of interest (full results available upon request). The standard errors in the regression models are adjusted for the city-level clustering of the Fragile Families sample.

Measures of Mothers' Financial Well-Being

Mothers' financial well-being is assessed through a number of measures. Mothers' *adjusted household income* in the past year is measured using the total reported household income (imputed by the Fragile Families staff in some cases). This income is first converted to real 2000 U.S. dollars using the Consumer Price Index (to adjust for inflation), and then further adjusted by dividing the inflation-adjusted amount by the square root of the total household size (Atkinson, Rainwater & Smeeding 1995). The latter adjustment takes into account economies of scale in household income needs. I also consider a variety of measures related to changes in adjusted household income across waves—the two presented in the analysis are based on whether mothers experienced a change of at least 20 percent and/or at least $5,000 in their adjusted income after re-partnering. Mothers' *poverty status* is measured as a

categorical variable based on their income-to-poverty ratio, with the following categories: 0-49% of the federal poverty threshold (considered "deep poverty"); 50-99% of the poverty threshold; 100-100% of the poverty threshold (considered "near poor"); 200-299% of the poverty threshold; and at least 300% of the poverty threshold.

Material hardship is measured with a variable indicating how many of a list of nine potential hardships mothers reported that their family experienced in the past year. These include: receiving free food/meals; not being able to pay their full rent or mortgage; being evicted; not being able to pay their full utility bills; having their phone disconnected; having to borrow money to pay bills; having to move in with others due to financial problems; having spent a night in a shelter/abandoned building/car; and having skipped medical care due to cost. Finally, mothers are considered to *have a bank account* if they report having at least one bank account in their own name or jointly with a partner.

The outcome measures for the regression models compare mothers' values in the one-year survey with their values in the nine-year survey. For each measure of financial well-being, the mother could be in one of three categories: better off at nine years than at one year; worse off at nine years than one year; or no different at nine years than at one year. For mothers' adjusted household income, I define a "change" first as an increase or decrease of at least 20 percent of the mother's adjusted income, and then as an increase or decrease of at least $5,000 in adjusted income.

Family structure variables

The first measure of family structure compares mothers who were stably-single (i.e., without a co-resident partner) between the one- and nine-year interviews with those who: re-

partnered at either three or five years and then remained in a co-resident relationship with that partner through the nine-year interview; re-partnered at either three or five years and then dissolved that relationship and/or formed more than one new co-resident partnership between the one- and nine-year interviews (this category is termed "unstable/multiple new partners"; and finally, mothers who had first moved in with a new partner at the nine-year survey (and cannot be categorized as either stable or unstable).

The second measure of family structure compares mothers who were stably-single with those who re-partnered. Among those who re-partnered between the one- and nine-year surveys, mothers are divided into those whose new partners: had greater economic potential than the child's biological father (i.e., the mother's former partner); those whose new partners had the same level of economic potential as the child's biological father; and those whose new partners had lower levels of economic potential than the child's biological father. The *economic potential of the mother's new partner relative to the focal child's biological father* is measured by comparing how many of a series of positive economic attributes the mother's first new partner (at the first wave he's observed living with the mother) and the child's biological father (at the time of the child's birth) have. This measure is based on mothers' reports of the following attributes: finished high school/obtained a GED; attended some college; is employed; and has never been in jail. Summary scores of economic potential are compared for biological fathers and new partners, yielding a within-mother measure with three possible categories: new partner is a "trade up" over the child's father (in economic potential); new partner is a "trade down"; or new partner has the same level of economic potential as the child's father. Because it is possible that the children's biological fathers returned to school after the child's

birth but mothers were not asked about biological fathers' educational attainment after the baseline interview, I updated biological fathers' education with their own reports when relevant. For more details about how these variables are measured and defined, see Bzostek et al. 2012.

Control variables

The regression models include a series of control variables that may be associated with both family structure trajectories and mothers' financial well-being. These variables are all measured at either the time of the child's birth or the one-year survey (prior to re-partnering) to avoid potential problems of reverse-causality.

Mothers' characteristics include mother's age in years at the one year survey, her educational attainment at the child's birth (less than high school, high school diploma or GED, some college or technical degree, and bachelor's degree or more), and whether the mother was in school or training at the one year survey. Mother's race is self-reported, and includes white non-Hispanic, black non-Hispanic, Hispanic, and other non-Hispanic. I also control for whether the mother was born in the United States, employed at the one-year survey, and lived with both biological parents at age 15. Mother's health at one year is measured by an indicator of whether she self-reported fair/poor (versus excellent/very good/good) health, and maternal anxiety/depression at one year is measured using a dichotomous indicator (the "conservative" estimate) constructed by the Fragile Families staff based on the CIDI-SF diagnostic measures included in the survey (Kessler et al. 1998).

Household factors include the number of adults and children in the household at one-year, and whether the grandmother was living in the house at the one-year survey.

Child characteristics include the child's sex, whether the child was low or very low birthweight, whether the child was the mother's first birth, if the mother reported the child as being in good/fair/poor (versus excellent or very good health) at one year, whether the child had any disabilities at age 1, and a measure of the child's temperament at age 1.

In addition to the aforementioned variables, the models predicting changes in dollar amounts and percentages of adjusted household income also control for the mother's level of adjusted household income at the time of the one-year survey, to account for the fact that the likelihood of such changes varies considerably depending on the initial value used for all of the calculations.

Analysis Part II: Comparing financial management for mothers living with focal child's biological father and those living with new partners at year 9

In the second part of my analysis, I move beyond looking at mothers' financial well-being to explore how mothers and their co-resident (cohabiting or married) partners handle financial matters within their relationships, and whether this differs for mothers who move in (after the one-year interview) with the child's biological father versus a new partner. I consider several measures of how couples manage financial matters. Specifically, I consider whether mothers and their partners *pool any or none of their money*, *how extensively they pool their money* (none, some, or all of their money), and *the person the mother reports as controlling the money* in their household (the mother, the partner, or both equally). Each of these measures will likely affect mothers' (and their children's) access to financial resources in their households.

Relationship status measures

I compare financial management for mothers based on whether they are living with the child's biological father or a new partner at the time of the nine-year interview, as well as by marital status within each of these types of partnerships. As a comparison group, I also provide prevalence estimates for a separate sample of mothers who were co-resident with the focal child's biological father in all five waves of the FFCWS.

Control variables

The regression models predicting financial management strategies use the same array of covariates as described above in reference to the first part of the analyses. Additionally, these models control for the number of survey waves the mother and partner have been co-resident at the time of the nine-year interview (dummy variables for two or three [versus one] waves).

Results

Mothers' changes in financial well-being between one and nine years

Table 1 shows how several measures of mothers' financial well-being change between the one- and nine-year interviews, based on their family structure trajectories during that time. Recall that all of the mothers in the sample were "single" (had no co-resident partner) at the time of the one-year interview. The results suggest that without controlling for any other factors, mothers who remained stably-single throughout the period saw statistically significant improvements in terms of having (their own) bank account. Yet these mothers also experienced significantly higher levels of material hardship at the nine year survey than they had at the one year survey. Mothers who moved in and then stayed with a new partner also saw marginally significant increases in material hardship over this time. Finally, mothers who were in unstable

new partnerships or who lived with more than one new partner between the one and nine year interviews saw significant improvements in their income-to-poverty ratio categories, and average adjusted household income over this time. Although this may seem counter-intuitive, these mothers also started out with relatively high levels of poverty and (correspondingly) relatively low levels of adjusted household income.

Table 2 presents coefficients from the alternative-specific conditional logistic regressions predicting mothers' changes in financial well-being between one and nine years. All of the models control for the full array of covariates. The results in the first panel indicate that relative to mothers who remained single throughout the time period, mothers who first moved in with a new partner at the nine-year interview are less likely to experience worsening material hardship and are more likely to see improvements in both their income-to-poverty ratios and (related to this, of course) both measures of adjusted household income. There are no other statistically significant differences between mothers who remained single throughout this period and the other family structure categories in the first panel.

Switching the reference group (results not shown) indicates that there are often significant differences between mothers in "unstable" new partnerships and those who first moved in with a new partner at nine years. Specifically, mothers first re-partnering at nine years are less likely to see worsening material hardship and more likely to see improvements in their poverty categories and increases of at least $5,000 in their adjusted incomes. Thus, among the mothers who re-partnered, those who re-partnered relatively "late" seem to be faring better than those who experienced unstable and/or more than one new partnership between the one and nine year interviews. The only other significant difference among the mothers who

re-partnered was that mothers with stable new partners were marginally less likely to lose access to a bank account than their counterparts with unstable/multiple new partnerships. In sum, the mothers who first re-partnered at nine years appear to be faring particularly well, and those with unstable/multiple partnerships seem to fair more poorly financially.

The bottom panel in Table 2 presents coefficients from the same types of models, but this time distinguishing mothers living with new partners by their partners' economic potential (measured by educational attainment, employment status and incarceration history), rather than the timing/stability of re-partnering. The results confirm the hypothesis that, relative to stably-single mothers, mothers who re-partnered and whose new partners have higher levels of economic potential than the focal child's biological fathers do appear to be doing better financially. These mothers are significantly less likely to have worsening material hardship, significantly more likely to see improvements in their income-to-poverty ratio categories, and (marginally) more likely to have improved their incomes by at least $5,000.[1]

It is also interesting to compare results for mothers whose new partners have higher versus lower levels of economic potential than the focal children's biological fathers. These comparisons (results not shown) suggested that mothers for whom re-partnering was associated with an improvement in their partners' economic potential seemed to fare better in terms of material hardship and poverty status, whereas those for whom the new partnership meant a decrease in their partners' economic potential tended to fare worse in terms of

[1] Note, however, that mothers who re-partnered with a man with lower economic capacity than the child's father are also more likely than stably-single mothers to have increased their adjusted household incomes by at least $5,000. This suggests that, at least for this particular outcome, living with any partner may be more important than the economic capacities of that partner. It is possible that if we had a more stringent definition of "improvement," the partner's relative economic potential might be more important.

changes in bank accounts and income (for the measure of a 20 percent change, though not for the measure of at least a $5,000 increase). Thus, partners' relative economic potential does seem to be associated with mothers' trajectories in financial well-being for at least some of the measures considered.

Couples' financial management strategies at nine years

Table 3 transitions from the first to the second part of my analysis, shifting the focus to patterns of financial management among mothers living with partners (either new partners or the focal child's biological fathers) at the time of the nine-year interview. Recall that, again, all of the mothers in this sample were living without partners at the one-year interview. Looking first at the top panel, we see that overall there is little difference in either income pooling or financial decision-making between mothers living with the children's biological fathers and those living with new partners at nine years. The one difference is that mothers living with new partners have marginally lower rates of pooling all of their money.

The top panel also includes mothers who lived with the focal child's biological father throughout all five waves of the survey as a reference point for comparison. Comparing the mothers who always resided with the child's biological father to the other groups indicates (statistical comparisons not shown), not surprisingly, that the mothers always living with the child's biological father have higher rates of pooling income. They also have significantly lower rates of controlling the household's money themselves, but not significantly different levels of having either their partners control the money or jointly controlling the household's money.

Thus, the top panel suggests little difference overall (at the bivariate level, at least) in income pooling and shared financial decision-making between mothers who moved in with the

child's biological father versus a new partner between one and nine years. The bottom panel of the table subdivides each of these categories by the couples' marital status at nine years. Doing so indicates that there are some differences across these categories. Here we see that couples with cohabiting biological fathers and new partners are less likely to pool any money than married biological parents. And all three of the other groups are significantly less likely than married biological parents to pool all of their money. There are no statistically significant differences between married biological parents and the other groups for financial decision-making patterns. Comparing among the other groups (results not shown) indicates that the mothers living with cohabiting new partners also have lower rates of pooling all of their income and marginally lower rates of sharing joint control of financial decisions than their married counterparts.

Finally, Table 4 presents results from the binary and multinomial logistic regression models predicting couples' income pooling and shared financial decision-making based on their relationship and marital status. The models all include the full array of covariates, as well as controls for the number of waves the mother and partner had been living together continuously at the time of the nine-year interview. Similar to the bivariate comparisons in Table 4, after including the full set of covariates, we see that mothers who are cohabiting with either new partners or the focal children's biological fathers at year 9 are significantly less likely than those who are married to the child's biological father to pool any money. They are also significantly less likely to pool all (versus only some) of their money with their partners. Mothers who are cohabiting with biological fathers (but not new partners) are also significantly less likely than those who are married to biological fathers to pool some (versus none) of their

money. Again, we see no statistically significant differences in patterns of financial decision-making between mothers living with married biological fathers and those in the other categories.

Comparing among the other groups (results not shown) confirms that mothers in cohabiting relationships (with either new partners or their children's biological fathers) are less likely to pool their incomes than mothers in married partnerships. These comparisons also yielded little difference across groups in financial decision-making.

Discussion

Many children—particularly those born into unmarried families—will experience parental re-partnering early on in their lives. Recent research suggests that many unmarried mothers who re-partner tend to do so with relatively attractive partners, in terms of economic potential and involvement with the mothers' children. The limited available evidence about mothers' financial well-being in new partnerships suggests that despite the potential for improvement, re-partnering does not consistently lead to better financial well-being for mothers. In this paper, I used rich longitudinal data about a recent cohort of births in large U.S. cities to conduct a more detailed, descriptive analysis of how mothers fare economically after re-partnering.

The findings presented here document considerable heterogeneity in mothers' changes in financial well-being after re-partnering, both among groups of mothers and across different measures of well-being. This suggests that future research about the relationship between family structure/changes and mothers' financial well-being should consider multiple measures

of financial well-being, and recognize the potential for variation within mothers in a particular family group (e.g., mothers who have moved in with new partners).

Overall, comparing financial well-being across groups of mothers suggests that many mothers do improve across multiple measures of financial well-being between the one and the nine-year interview, regardless of family structure. In terms of re-partnering, mothers who re-partnered for the first time at the nine-year survey tended to fare better, relative both to stably-single mothers and those who had unstable (or more than one) new partnership between one and nine years. Mothers who "traded up" in their partners' economic potential when they re-partnered are also more likely to benefit from re-partnering than those who either "traded down" or did not change in partner's economic potential when they re-partnered. This confirms the value of examining partners' economic potential in research about mothers' new partners.

In terms of income pooling and shared financial decision-making, I find that regardless of whether they are in a relationship with the child's biological father or a new partner, mothers who moved in with a partner between the one and nine-year interviews are more likely to pool at least some income with that partner if they are married rather than cohabiting. Not surprisingly, mothers who live with the child's biological father in all of the waves of the survey have much higher rates of pooling all of their income than the primary sample for analysis here. There are relatively few differences in patterns of financial decision-making across the different family structure categories.

Despite providing a useful description of mothers' financial well-being trajectories and financial management after re-partnering, the analyses presented in this paper have a number

of limitations. Information about mothers' relationships was drawn from interviews that were sometimes several years apart, potentially leading to missed relationships in-between waves. Although previous research indicates the number of missed coresidential relationships is likely to be low (Bzostek et al. 2012), this remains a possibility. Additionally, it is difficult to capture a true picture of mothers' financial well-being and couples' financial management strategies through only a few, relatively coarse, measures such as those employed here. Future analyses should take advantage of detailed data available in the nine-year survey (and hopefully beyond) regarding mothers' and partners' debts and assets to draw a fuller picture than that described in this paper.

Finally, the timing of the measure comparing the relative economic potential of mothers' current and former partners does not line up precisely with the measure of changes in financial well-being after re-partnering. In the former case, mothers' new partners' characteristics at the first wave they co-resided are compared with information about the biological father at the time of the child's birth. This was done in an effort to minimize any negative reporting bias that might affect mothers' reports about the child's father after they broke up. Nevertheless, the timing for this comparison is not exactly the same as the measure of changes in financial well-being, which instead compares mothers' financial well-being in the one and nine-year interviews.

As noted previously, this paper aimed to provide a purely descriptive overview of mothers' financial trajectories and financial management patterns after forming cohabiting or married relationships with new partners. In future research, it would be helpful to try to move beyond description to explore whether these associations are causal in nature, and to pinpoint

the direction of causality in the relationships identified if so. Many of the associations identified here, if they are causal at all, may run in both directions. For example, it is likely that the mothers who wait until the nine-year interview to move in with a new partner fare relatively well financially both because the mothers who are already faring well are the most likely to be able to remain unpartnered for a longer period of time (Bzostek et al. 2012), and because such mothers may be more likely to partner with men with relatively high levels of income/financial stability.

Policy Implications

If future research determines that there is a causal relationship between factors like the relative economic potential of the mothers' former and new partners and mothers' financial well-being after re-partnering, then there will be an opportunity for public policies aimed at increasing the chances that low-income mothers will benefit financially from re-partnering. For example, policies to help increase the pool potential partners who have higher levels of education, are employed, and have not been incarcerated may improve mothers' opportunities for benefiting financially from re-partnering.

Additionally, it would be interesting for researchers to delve further into the reasons behind (and policy-related implications of) lower rates of income pooling among cohabiting versus married biological couples and new partners. For example, it is unclear whether simply advising greater income pooling among couples would be a prudent step, since it may be that couples selectively choose whether (and how much) to share their income based on their perceived (perhaps subconsciously) expectations regarding relationship longevity and their trust of their co-resident partner.

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Table 1. Mother's Financial Well-Being One and Nine Years Post-Birth, by Family Structure Trajectories, N=974

(Among mothers without a coresident partner at one year who were interviewed at nine years, and never lived with the focal child's biological father between ages 1 and 9)

	Own/Joint Bank Account (%)			Material Hardship (Mean, range=0-8)			Income-to-Poverty Ratio Category (%)										Household income[1] (Mean $)		
	One Year		Nine Years	One Year		Nine Years	One Year					Nine Years					One Year		Nine Years
Family Structure Between 1 and 9 yrs							<50% FPL	50-99% FPL	100-199% FPL	200-299% FPL	300%+ FPL	<50% FPL	50-99% FPL	100-199% FPL	200-299% FPL	300%+ FPL			
Stably-single	29.2	**	48.4	1.0	**	1.9	42.7	25.5	23.0	4.1	4.7	40.5	18.0	27.9	7.5	3.8	8017		8896
Stable new partner	49.2		64.0	1.1	^	2.0	28.4	22.0	37.3	8.0	4.4	20.0	29.1	37.3	7.0	6.6	10323		10450
Unstable/>1 new partner	42.8		56.5	1.1		1.2	36.7	28.1	22.3	9.4	3.5	* 28.6	13.2	39.7	12.2	6.3	9714	*	11356
First repartnered at 9 years	63.5		58.7	1.3		1.3	29.2	16.4	42.3	5.3	6.9	34.3	14.1	22.9	15.8	12.9	10252		13363

Note: Sample sizes vary due to missing data across outcomes. All estimates are weighted using national sampling weights. Statistical comparisons are made between the one- and nine-year estimates for each family structure group. ** p<.01, *p<.05, ^p<.1.

[1] Household income has been transformed into real 2000 dollars to adjust for inflation. The inflation-adjusted household income was then adjusted for household size by dividing by the square root of the household's size.

Table 2. Coefficients from Alternative-Specific Conditional Logit Models Predicting Changes in Mothers' Financial Well-Being Between 1 & 9 years

(Coefficients compare either improving or worsening situation, relative to no change)

	Own/Joint Bank Account		Material Hardship		Poverty Ratio Category		Adj. Income Changed At Least 5K		Adj. Income Changed At Least 20%	
Family Structure Between 1 and 9 yrs, N=974	Got better	Got worse	Got better	Got worse	Got better	Got worse	Went Up	Went Down	Went Up	Went Down
Stably-single (omitted)										
Stable new partner	-0.43	-0.40	0.26	-0.12	0.21	0.30	0.13	-0.12	-0.31	-0.28
Unstable/>1 new partner	0.02	0.63	0.40	-0.11	-0.06	-0.19	0.11	0.02	0.05	0.03
First repartnered at 9 years	0.42	0.09	0.08	-0.67 **	0.50 ^	-0.16	0.70 **	-0.13	0.86 **	0.23

	Own/Joint Bank Account		Material Hardship		Poverty Ratio Category		Adj. Income Changed At Least 5K		Adj. Income Changed At Least 20%	
Family Structure Between 1 and 9 years, N=964	Got better	Got worse	Got better	Got worse	Got better	Got worse	Went Up	Went Down	Went Up	Went Down
Stably-single (omitted)										
New partner, higher econ. capacity than bio. f.	0.14	-0.15	0.38	-0.38 *	0.37 *	0.17	0.33 ^	0.11	0.17	-0.01
New partner, same econ. capacity as bio. f.	0.34	0.08	0.42	-0.11	-0.12	-0.59 ^	0.26	-0.44	0.17	-0.28
New partner, lower econ. capacity than bio. f.	-0.58	0.71	-0.13	-0.33	0.15	-0.05	0.46 *	-0.01	0.48	0.35

Note: Sample sizes vary due to missing data across outcomes. Estimates are unweighted. All models also control for the full set of covariates; see text for details. The models predicting changes in adjusted income also include a control for the respondent's adjusted income at the one-year interview.

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

Table 3. Mothers' and Partners' Income Pooling and Joint Decision-Making

(Among mothers without coresident partners at one year who were living with the child's biological father or a new partner at nine years, N=511)

	With bio. father	With new partner	*Continuous bio. Father1 (n=867)*
How does couple handle money?			
Pool any money (%)	74.5	79.6	90.7
Pool no money (%)	25.5	20.4	9.3
Pool some money (%)	24.5	46.7	17.1
Pool all money (%)	50.1	32.9 ^	73.6
Who control's household's money?			
Mother (%)	44.2	37.4	25.9
Partner (%)	11.2	21.8	21.2
Both control equally (%)	44.6	40.8	52.9

	With bio. father		With new partner	
	Married	Cohabiting	Married	Cohabiting
How does couple handle money?				
Pool any money (%)	91.3	58.8 *	90.7	75.0 *
Pool no money (%)	8.7	41.2	9.3	25.0
Pool some money (%)	13.4	34.9	37.2	50.6
Pool all money (%)	77.9	23.9 **	53.5 *	24.4 **
Who control's household's money?				
Mother (%)	33.4	54.3	37.4	37.4
Partner (%)	12.5	10.1	7.9	27.5
Both control equally (%)	54.1	35.7	54.7	35.1

Note: Sample sizes vary due to missing data across outcomes. All estimates are weighted using national sampling weights. In the first panel, statistical comparisons are made between new partners and bio fathers. In the second panel, comparisons are made between married biological father and other families. ** p<.01, * p<.05, ^ p<.1

[1] This group is included as a reference point, and includes mothers living with the focal child's biological father in all five waves.

Table 4. Coefficients from binary and multinomial logistic regressions predicting income pooling and financial decision-making

(Among mothers without co-resident partners at one year living with a new partner or child's biological father at 9 years, N=511)

	Pooling money			Financial decision-making (vs mom decides)	
	Pool any money	Pool some (vs none)	Pool all (vs none)	Partner decides	Decide equally
Family structure (married bio. father omitted)					
Cohabiting bio.father	-1.44 **	-0.99 *	-1.85 **	-0.60	-0.46
Married new partner	-0.45	-0.16	-0.64	0.02	-0.02
Cohabiting new partner	-0.92 *	-0.45	-1.35 *	-0.73	-0.40

Note: Sample sizes vary due to missing data across outcomes. All models control for the full set of covariates, as well as the number of survey waves the mother and new partner/bio. father have coresided. Estimates are unweighted.

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

Appendix Table. Descriptive statistics for the sample of mothers who lived without a partner at 1 year and were re-interviewed at 9 years

N = 1,261	Percent/mean	Std Dev
Child had disability at one-year interview	3.6	
Child in good/fair/poor (vs. excellent/very good) health at one-year interview	14.3	
Child was mother's first birth	56.7	
Child was born at low/very low birthweight	11.4	
Child is male	51.9	
Child's emotional/shy behaviors at one-year, mean(sd), range=1-5, high=worse	2.64	(.76)
Mother anxious/depressed at one-year interview	16.5	
Mother in fair/poor (vs. excellent/very good/good) health at one-year interview	15.9	
Child's grandmother lived in household at one-year interview	32.5	
Mother lived with both biological parents at age 15	32.1	
Mother was born in the United States	93.0	
Mother's age at the one-year interview, mean(sd)	25.05	(5.56)
Mother's race/ethnicity		
White, non-Hispanic	12.0	
Black, non-Hispanic	65.8	
Hispanic	19.8	
Other, non-Hispanic	2.4	
Mother employed at one-year interview	55.5	
Mother in school/training program at one-year interview	23.9	
Mother's educational attainment at child's birth		
Less than high school	38.3	
High school diploma/GED	34.5	
Some college/technical degree	24.1	
Bachelor's degree or more	3.1	
Biological parents married at time of child's birth	2.5	
Total number of adults in household at one-year interview, mean(sd)	1.94	(1.09)
Total number of children in household at one-year interview, mean(sd)	2.39	(1.4)