

The last several decades have witnessed important transformations in family formation behavior. Among the most significant changes is the erosion of marriage as the exclusive context for sexual intimacy and procreation. Another change is the growing prominence of cohabitation over the life course ([Bramlett & Mosher, 2001](#); [Bumpass & Lu, 2000](#)). Marital unions are increasingly likely to be preceded by cohabitation, and births within cohabiting unions account for a rising share of the recent increase in nonmarital childbearing. Furthermore, nearly 40% of children will spend part of their childhood in a cohabiting union (Bumpass & Lu).

These trends have spurred efforts to determine the meaning of cohabitation; that is, whether cohabitation is an extension of singlehood, a substitute for marriage, or a type of relationship that lies somewhere between these extremes ([Seltzer, 2000](#); [Smock & Gupta, 2002](#)). Although the growing share of childbearing occurring within cohabiting unions suggests that such unions are *marriage-like*, cohabitation is not necessarily a substitute for marriage ([Waite & Gallagher, 2000](#)). In keeping with the lower levels of commitment in cohabiting relationships ([Nock, 1995](#)), cohabiting unions are relatively unstable and some studies suggest their instability is increasing ([Bumpass & Lu, 2000](#)). The tenuous bond that characterizes cohabitation is matched by normative ambiguity about both the meaning and the management of cohabiting unions ([Landale, 2002](#); Nock).

The growing role of cohabitation in nonmarital fertility and normative ambiguity within cohabiting unions have attracted the attention of scholars concerned with the economic implications of union formation patterns. This is especially evident in recent work on child poverty. For example, [Manning and Lichter \(1996\)](#); see also [Bauman, 1999](#)) suggest that the inclusion of both cohabiting partners' incomes in the income component of the poverty measure would decrease estimates of the proportion of children living in poverty. Yet this procedure is based on assumptions about how income is managed in different types of unions. It is warranted only if living conditions reflect the incomes of both partners in a cohabiting union and if cohabiting partners have access to each other's income. Such access is facilitated by income pooling arrangements in which each person in a union puts income into a *common pot*, rather than maintaining a *separate purse* or providing a *housing allowance*. Thus it would be useful to know whether "married and 'as-married' (or cohabiting) couples differ in their approaches to money" ([Burgoyne, 1995](#), p. 423; see also [Manning & Smock, 1997](#)).

The lack of information on how cohabiting and married couples manage their income is acute for both the general population and for special populations. Important among the latter are economically disadvantaged racial and ethnic minority groups. Because members of such groups often lack the economic resources required to form and maintain stable marriages, they are disproportionately at risk of both cohabitation and nonmarital fertility. Puerto Ricans are a case in point. Puerto Ricans have high rates of cohabitation and nonmarital childbearing, and births outside of marriage often occur within cohabiting unions ([Landale & Forste, 1991](#); [Landale & Hauan, 1992](#)). Yet there is little research on the implications of cohabitation for financial arrangements in Puerto Rican families.

The present study provides an analysis of the relationship between union type and household financial arrangements using data collected from a representative sample of mainland Puerto Rican mothers. The analysis documents differences in the methods of income allocation used by cohabiting and married fathers, determines the sources of differences in fathers' income allocation methods by union type, and describes the extent to which income allocation methods are stable or unstable over the early years of children's lives. Our ultimate goal in analyzing these issues is to enhance our understanding of the meaning of cohabitation and marriage in families with children.

## Background

 

### Why study Puerto Ricans?

Although the issues addressed in this paper are applicable to virtually all racial and ethnic groups, they are especially important for understanding the circumstances of groups in which cohabitation is prevalent in the lives of young children. [Manning and Lichter's \(1996\)](#) analysis of children's living arrangements indicates that Puerto Rican (46%) and African American children (39%) are much less likely than non-Latino White (81%), Asian (84%), and Mexican American children (69%) to live in married-couple families. For Puerto Rican children, the likelihood of living in a cohabiting union (8%) substantially exceeds that of all other racial/ethnic groups (1%–5%). Union status differences at the time children are born are even more striking. [Bumpass and Lu \(2000\)](#) indicate that 9% of White children and 16% of African American children born in the early 1990s had cohabiting parents. In contrast, data from the Puerto Rican Maternal and Infant Health Study indicate that 37% of mainland Puerto Rican children born in 1994–1995 had cohabiting parents. These figures are noteworthy because children in cohabiting-couple families are economically disadvantaged compared with children in married-couple families across all racial and ethnic groups (Manning & Lichter).

The family formation norms of Puerto Ricans are consistent with the above-mentioned patterns. Puerto Ricans are more ambivalent than their counterparts in other groups about the desirability of marriage over singlehood. This ambivalence extends to views about whether cohabitation and bearing children out of wedlock are appropriate; these two behaviors are more likely to be viewed negatively by non-Latino Whites and members of other Latino groups, such as Mexican Americans ([Oropesa, 1996](#); [Oropesa & Gorman, 2000](#)).

Puerto Ricans' widespread acceptance of cohabiting unions may be linked in part to the lengthy history of consensual unions in Puerto Rico, where they were common throughout the early 20th century. Although they were never as highly regarded or as stable as legal marriages, consensual unions were the functional equivalent of marriage among the disadvantaged segments of the population. Consistent with this history, contemporary mainland Puerto Rican women often define their cohabiting unions as a

form of marriage, particularly when they have had a child with their partner ([Landale & Fennelly, 1992](#)).

Based on their attitudes and practices regarding family formation, one would expect cohabitation to function in a marriage-like fashion among Puerto Ricans. Thus, Puerto Ricans provide an important test case for the idea that cohabitation is an alternative form of marriage. At the same time, prior research tells us little about how cohabiting unions function—in particular, whether definitions of cohabitation as a marriage-like relationship are reflected in financial contributions and arrangements. The relative instability of cohabiting unions suggests that cohabitation differs from legal marriage in fundamental ways, regardless of how it is defined by the partners involved. In the following section, we turn to theories that shed light on potential differences in the economic organization of cohabiting and marital unions.

### **Economic organization of unions: Transaction costs and uncertainty**

The economic organization of unions encompasses a variety of arrangements and practices regarding the disposition of income. [Pahl \(1980, 1995\)](#) distinguishes between wage, allowance, pooling, and independent management systems. In a wage system, a single earner gives income to another person in the union after withholding money to meet personal expenses. An allowance system entails separate spheres of responsibility. Income is allocated from one person in the union to the other person for purchases and upkeep of the house. The recipient may also add personal income to the allowance provided by the spouse or partner. A pooling system is defined by a common pot from which both partners can draw. Money is thereby transformed from an individual resource to a joint resource. Income pooling is distinct from an independent management system where neither person has access to the other's resources ([Pahl, 1995](#), p. 366).

A theoretical starting point for efforts to understand the adoption of different income allocation methods is the transaction cost perspective, a perspective that was originally developed to explain the economic organization of productive activities within and between firms ([Williamson, 1981](#)). One insight of this perspective is that different forms of economic organization are determined by efficiency considerations in order to minimize the costs of conducting transactions between various entities under uncertainty. Transaction costs are associated with the collection of information on a trading partner, determining the reliability of a partner, and negotiating with a partner (to name a few). The fundamental problem for any organization is to adopt practices that maximize the efficiency of transactions and protect self-interests, given various uncertainties about the long-term viability of a relationship with a trading partner.

Although a thorough treatment of the original formulation is beyond the scope of this paper, its footprint is evident in theoretical ([Pollak, 1985](#)) and empirical ([Treas, 1993](#)) treatments of marriage that provide a foundation for understanding methods of income allocation in different types of unions. Specifically, income pooling is efficient as a mode of economic organization from the standpoint of minimizing the time and energy devoted to managing financial affairs over a long time horizon. Time and energy do not have to

be expended on negotiating responsibility for various expenses or on monitoring the value of pecuniary and nonpecuniary contributions made by each person in a relationship (Treas).

At the same time, efficiency is inadequate by itself as an explanation. If it were efficiency alone, all couples would adopt this method. As noted by [Treas \(1993\)](#), pp. 724–725), income pooling is predicated on the transformation of two individuals who are linked together by individual self-interest into a couple that is united by collective interests. This transformation is encouraged by efficiency considerations, but it is also facilitated by the longevity of the union and the cumulative investments that spouses and partners make in the relationship. Income pooling requires trust that neither partner will exploit the common pot for self-benefit at the expense of the other partner. Moreover, this perspective suggests that relationship-specific investments may promote the creation of unions that transcend individual self-interest. These investments range from children to the time and energy needed to gain knowledge of a partners' dietary and sexual preferences (Treas).

Previous benchmark studies are unclear about the role that union type plays in defining the circumstances that facilitate the realization of the efficiencies of income pooling. We expect that fathers who are legally married should be more likely than cohabiting fathers to pool their incomes. This stems in part from different levels of uncertainty about the long-term viability of marital and cohabiting unions. Marital unions are less likely to dissolve than cohabiting unions, perhaps due to the self-selection into cohabitation of less-committed individuals and individuals who are more accepting of divorce ([Axinn & Thornton, 1992](#)). But marriage also removes a barrier to pooling by providing an institutional framework that is supportive of long-term relations and joint investments in a union that may reinforce the bond between partners ([Brines & Joyner, 1999](#)). The relative instability of cohabiting unions fosters uncertainty and the maintenance of separate financial identities to reduce economic entanglements.

Income pooling may also be less common in cohabiting unions due to the absence of safeguards against economic exploitation ([Brines & Joyner, 1999](#)). Unlike marital unions, most states offer fewer legal protections for the division of property and financial assets upon the dissolution of a cohabiting union. Indeed, states have never extended to cohabiting unions the same protections found in legal provisions for the equitable distribution of property upon the dissolution of marital unions. On the contrary, the legal doctrines that guide the distribution of property upon the dissolution of cohabiting unions are based on contractual law, which emphasize personal autonomy and the agreements between parties ([Mahoney, 2002](#)). Thus the state has taken less of an interest in offering legal protections against exploitation by not extending equitable distribution to cohabitation. The lack of safeguards against exploitation would increase the potential costs of pooling income among cohabitators.

These arguments are consistent with sociological perspectives that emphasize how social bonds and symbolism serve to maintain social institutions ([Waite & Gallagher, 2000](#)). The act of marriage binds two individuals together by formally creating mutual

obligations and shared destinies. The marriage bond both reflects and fosters levels of commitment and trust that are higher than those of cohabitators ([Cherlin, 2000](#); [Nock, 1995](#)). Commitment, in turn, has implications for income pooling. Waite and Gallagher suggest that cohabitators prefer to remain economically independent from their partners:

Because they do not see their future lives as necessarily intertwined and because they do not want to take responsibility for another person's welfare, cohabitators typically take steps to keep their time and money separate. Cohabitators, for example, are far more likely to keep separate bank accounts and split living expenses "equally" even if they have very unequal incomes. (pp. 39–40)

Indeed, marriage "can almost be defined as a twin union of bed and bank account" ([Waite & Gallagher, 2000](#), p. 41). This description is consistent with the view that cohabitation is valued for lifestyle considerations, especially individual freedom ([Clarkberg, Stolzenberg, & Waite, 1995](#)).

The preceding discussion suggests that differences between the income allocation methods of married and cohabiting couples may be linked to differences in uncertainty about the long-term viability of the union. Uncertainty, in turn, may reflect the socioeconomic circumstances faced by individuals who form a union. Despite the contemporary image of cohabitation as the institution of choice among educated professionals, those with less education and lower incomes are more likely to opt for cohabitation than those with higher education and income levels ([Bumpass & Sweet, 1989](#); [Smock & Gupta, 2002](#)). This generalization also holds for couples with children. [Manning and Lichter's \(1996\)](#) analysis of the socioeconomic circumstances of children reports that cohabiting men in families with children are relatively less educated and less likely to be employed and earn about half the income of married men in families with children. Cohabiting women in such families are slightly less educated, less likely to be employed, and more likely to be drawing public assistance than their married counterparts. The greater economic uncertainty of cohabitators may increase their incentives to maintain separate purses; that is, flexible financial arrangements that minimize financial entanglements between partners. It should be noted, however, that there is one potentially important counterargument. [Pessar \(1988\)](#) suggests that economic uncertainty promotes resource pooling as a survival strategy among members of a coresidential household. If this perspective is correct, the economic uncertainty that is associated with low income may encourage fathers to contribute to a common fund that serves the household as a collective entity.

### **Research issues**

Economic uncertainty is highly salient for understanding the situation of mainland Puerto Ricans. Puerto Ricans are a highly disadvantaged Latino subgroup. They have rates of poverty and public assistance utilization that exceed those of non-Latino Whites and every other Latino subgroup, except perhaps those who trace their origins to the Dominican Republic ([Oropesa & Landale, 1997](#)). The disadvantage of Puerto Ricans is apparent in the circumstances of married and cohabiting couples with children. Although

married couples are more affluent than cohabiting couples across all racial/ethnic groups, the level of economic resources at the disposal of both married and cohabiting couples is relatively low for Puerto Ricans ([Manning & Lichter, 1996](#)).

The economic uncertainty of Puerto Ricans may play a role in both their union formation behavior and the income allocation methods of cohabiting and married fathers. To investigate the relationship between financial arrangements and union type, we begin by documenting the methods that married and cohabiting fathers of mainland Puerto Rican children use to allocate their income. We focus on income pooling and alternative methods that allow fathers to exercise potentially greater control over their income. Although married fathers should be more likely than cohabiting fathers to contribute to a common pot, the evidence for this expectation is scant. Indeed, [Blumstein and Schwartz \(1983\)](#) is probably the most commonly cited study conducted in the United States to support this claim, despite the fact that it was conducted over 20 years ago with a nonprobability sample of residents of three Western cities. Blumstein and Schwartz's evidence consists of quotes from a few interviews and responses to a survey question about whether couples in general *should* pool their incomes, not whether the respondents themselves pool their incomes. Other potentially relevant studies also are limited by their reliance on small nonprobability samples ([Pessar, 1988](#)), inattention to differences by union type in income management strategies ([Pessar, 1988](#); [Treas, 1993](#); [Winkler, 1997](#)), and the absence of direct measures of income pooling or direct measures of alternatives (Treas; Winkler). Thus this line of research is underdeveloped for the general population and for minority groups.

After documenting the methods that fathers used to manage their income at the time a focal baby was born, we investigate the sources of differences in financial arrangements between married and cohabiting couples. The key mechanism for understanding the association between union type and resource allocation is uncertainty. Fathers in cohabiting unions may be less likely than married fathers to pool their incomes because informal unions typically entail greater uncertainty, as is reflected in their relatively short duration. Uncertainty is also linked to economic circumstances. Cohabiting unions are likely to involve partners with relatively low levels of human capital, unstable work histories, and low incomes. These economic circumstances decrease the likelihood of resource pooling because of the need to maximize individual flexibility.

The third objective of this paper is to determine whether income allocation methods by union status are stable over time, after taking into account the relative stability of cohabiting and marital unions. As we describe in the following section, in shifting our attention from the *time of birth* to the *time of survey*, we are able to provide a more complete portrait of how fathers in marital and cohabiting unions manage their income. This includes a description of the knowledge that mothers have about the amount of money that their husbands or partners earn, who has the final say in the amount of money that fathers spend on themselves, and the share of their income that fathers pool.

## **Method**

This study is based on data from the Puerto Rican Maternal and Infant Health Study. In-person interviews were conducted with 2,763 mothers sampled from the 1994 and 1995 birth and infant death records of six U.S. vital statistics reporting areas that account for 72% of all mainland Puerto Rican births (Connecticut, Florida, Massachusetts, New Jersey, New York City, and Pennsylvania) and the Commonwealth of Puerto Rico. Roughly two thirds of the interviews were with mothers of infants sampled from the computerized birth certificate files. One third of the interviews were conducted with the mothers of infants who were sampled from death certificate files. The oversample of infant death cases was obtained for the purpose of studying infant mortality and thus is not relevant to the present analysis. Excluding mainland death cases and all cases from Puerto Rico results in 1,264 respondents in the mainland birth sample. The mainland birth sample was reduced to 836 respondents for analysis after those who were not coresiding with the father of the focal child at the time of the birth were excluded. Because we employ procedures to avoid case attrition due to missing data (see below), these cases were utilized for all descriptive analyses. Almost all of these cases were also utilized for multivariate analyses, but a few cases were excluded for reasons that are described below.

Infants in the United States were eligible for inclusion in the birth sample if the Hispanic ethnicity of the mother was designated as Puerto Rican on the birth certificate. Mothers of the sampled infants were located from the address information provided on the vital records and were asked to participate in a Computer Assisted Personal Interview. All interviewers were bilingual, and the questionnaire was available in both Spanish and English.

The response rate for the mainland birth sample was 77% (unweighted). Sample selection bias due to nonresponse was minimal: Nonrespondents did not differ from respondents on a variety of socioeconomic characteristics ([Oropesa & Landale, 2002](#)). Thus when appropriately weighted, the mainland birth sample can be considered representative of 1994–1995 births to Puerto Rican women residing in the areas included in the study. By extension, the mainland birth sample represents Puerto Rican mothers of infants born in the specified area and period of time.

As noted, cases with missing values were not excluded from the analysis. Although only one observation was missing on the main dependent variable, about one fourth of the cases were missing on at least one independent variable in the analysis. Consequently, we employed Bayesian procedures for the multiple imputation of missing data to avoid erroneous inferences that might result from the rejection of cases that are not missing completely at random ([Schafer, 1997](#)). Five imputations were made to generate values for missing data. Each of the five data sets was then analyzed with SUDAAN to generate the correct parameter estimates and standard errors, given the complex sampling design. The results were then combined to yield estimates, standard errors, and *p*-values that reflect uncertainty about missing data ([Rubin, 1987](#); Schafer).

## Dependent variables

The analysis focuses primarily on the methods that fathers use to allocate their income at the time of birth and the time of the interview. Specifically, respondents were asked whether they lived with the father of the focal child at each time and whether he provided any kind of financial support. Affirmative responses to both questions were followed up with a question about *income allocation*: "Which of the following best describes how he contributed to expenses? Did he ..."

- Pay for all expenses without involving you
- Give you a weekly or monthly allowance to pay for expenses
- Give money or buy things, but not on a regular schedule
- Contribute his money to a *common pot* or *common fund* that you both can use, or
- Something else.

The first three responses describe methods that allow the father to retain individual control over the disposition of personal income, whereas the common pot reflects shared control over the disposition of personal income. We sometimes describe the failure to provide support and the provision of support on an irregular basis as *minimalist* methods because they reflect minimal sharing and minimal access to resources by other family members. A key question is whether such minimalist methods reflect a lack of resources to share.

The categories used in this study are consistent with those in other studies that directly measure forms of income management. For example, [Benería and Roldán \(1987\)](#) draw attention primarily to income pooling and housing allowances. Cognitive interviews that were conducted prior to fielding the survey, however, pointed to the need to go beyond pooling and allowances and include the other categories described above (see also [Pahl, 1980, 1995](#)). Thus, the above categories are grounded in those used by the respondents themselves.

The analysis will focus first on income allocation methods at the time of birth, followed by an analysis of changes in income allocation methods between birth and interview. The median length of time from birth to interview for those in a union at interview was 1.86 years. As noted, respondents were asked more questions about financial arrangements at the time of interview than at the time of birth. One question focuses on control over information; that is, *knowledge of earnings*. The survey asked each respondent if she knew how much the father of the focal child earned (if employed) around the time of the interview. Another question refers to control over how much money the father retained from his earnings as spending money. Respondents who were residing with men who provided financial support were asked about who had the *final say* in the father's spending money: "Who has the final say in the amount of spending money that the baby's father keeps for himself?" Three response categories were provided: decision made by both the mother and the father, decision made by the father, and decision made by the mother of the focal child.

The last variable describes the *share of income contributed to the common pot*. The survey asked whether the father who pools his income "usually puts all or part of the money that he earns into the common pot or common fund?" Fathers who put all of their income into the common pot are contrasted with fathers who put only some of their income into the common pot.

### **Independent variables**

The survey includes variables that describe characteristics of the father and the mother of the focal child, as well as variables that describe the parents' union and the household at the time of the birth. The main independent variable is *union status* at birth (married vs. cohabiting). Other union-specific variables are *union duration* and *union-specific fertility*. Union duration refers to the number of months that the mother and father of the focal child had lived with each other in a marital or cohabiting union as of the time of the birth. Union-specific fertility, which was calculated from union and fertility histories, describes the number of children that the father and mother had with one another.

Additional demographic characteristics include *age*, *nativity*, and *ethnicity*. Age was measured in completed years at the time of the focal child's birth for both fathers and mothers. The nativity of the father was measured with two dummy variables. Fathers who were born in the United States and fathers who were foreign-born were contrasted separately with those who were born in Puerto Rico (the reference). Because only a handful of mothers were born outside the United States or Puerto Rico, only two categories of maternal nativity were recognized: U.S.-born and Other (the reference). The father's ethnicity was coded as Latino versus non-Latino. Ethnicity was only measured for fathers because all mothers were Puerto Rican.

Socioeconomic characteristics included the *employment status* and *education* of the father and mother at the time of the birth of the focal child, as well as *household income*. The employment status of fathers was described with three dummy variables. Those who were employed part-time, those who were unemployed but looking for work, and those others who were out of the labor force were contrasted with those who were employed full-time (the reference category). Less detail was available for mothers. Mothers who worked part-time or were at home for any reason were contrasted with those who were employed full-time. The education of fathers and mothers was measured in completed years. Thirteen response categories for total household income at the time the focal child was born were recoded to their midpoints and logged to correct for skewness.

### **Methodological issues**

Several limitations of the data and methods should be noted. First, the scope of the data should be recognized. The data set was based on a representative sample of Puerto Rican infants born in the mid-1990s. Because the sampling methodology was based on birth certificates, the findings cannot be generalized to married and cohabiting couples who do not have children. In addition, questions about income management were only asked about biological fathers of the focal child. Thus, questions about the income management

of partners or spouses who are not the biological fathers of the focal child cannot be answered with these data.

Another issue concerns the availability of information on financial management and financial circumstances. Because this survey was designed to deal primarily with maternal and infant health matters, information about income allocation and socioeconomic circumstances is somewhat limited. The survey does not provide information on the amount of money that fathers earn, the amount that they contribute to families, or the share of expenses that they cover.

The third issue concerns the decision to examine the socioeconomic characteristics of fathers and mothers separately, rather than creating relative measures. The latter approach is consistent with theoretical perspectives that emphasize the role of relative socioeconomic resources in securing advantages for individuals with different sets of interests within families. In the preliminary analysis, we included difference measures for every characteristic for which such measures could be constructed for (i.e., age, education, nativity, employment). This research strategy did not provide additional insights beyond those that are provided from our more parsimonious consideration of separate variables for fathers and mothers.

Model specification for multivariate analyses is another concern, especially the inclusion of mother's employment and household income. In theory, the mother's employment could be a function of the income allocation method that her spouse or partner utilizes (rather than the reverse); women with partners who do not provide support or who provide sporadic support may be forced to work. At the same time, it is reasonable to predict that maternal employment might undermine income allocation methods that are based on the father's monopolization of control, even if mothers work because of economic necessity. This issue cannot be settled with these data, but additional analyses indicate that our results are not sensitive to the inclusion of the mother's employment status. With one exception that is described below, the results also are not sensitive to the decision to include household income.

The last issue concerns our reliance on multivariate techniques to describe cross-sections, rather than techniques for the analysis of event histories or longitudinal data. Alternative approaches are not feasible with these data due, in part, to the absence of information on the timing of changes in the dependent variable and key independent variables (e.g., father's employment). Moreover, the adoption of these alternative techniques would severely compromise our ability to include several covariates in the analysis. For example, the survey did not ask for household income or for detailed employment information on the father at the time of the interview.

### **Analysis plan**

The analysis is presented in two parts. The first part describes how the methods that fathers use to manage their income differ for marital and cohabiting unions. It also describes the extent to which differences in income allocation methods by union status

reflect differences in socioeconomic circumstances and demographic characteristics. The second part of the analysis describes changes in income allocation methods between the birth of the focal child and the interview. In shifting our attention to the interview, we are able to provide the most complete portrait heretofore available on how Puerto Rican fathers manage their income.

## Results

 

[Table 1](#) presents the frequency distributions for income allocation methods by union status, as well as frequency distributions and means for the covariates. Before describing differences in income allocation methods by union status, it is important to note that there is substantial variation in the types of unions into which Puerto Rican children are born. Approximately 30% of the focal children were born to mothers who were neither married nor cohabiting with fathers, 37% were born to women in cohabiting unions, and 33% were born to married women. Thus cohabitation plays a prominent role in the childbearing behavior of mainland Puerto Ricans.

Among coresiding couples, there were large differences in methods of income allocation by union status (see [Landale & Oropesa, 2001](#), on the financial contributions of nonresident fathers). Married fathers were much more likely than cohabiting fathers to contribute their income to a common pot: 42% of married fathers pooled their incomes compared with 19% of cohabiting fathers. Married fathers (33%) were also much more likely than cohabiting fathers (19%) to maximize control over their income by paying for all expenses without involving their wives. These differences were offset by married fathers' lower likelihood of providing no support (8% vs. 15%), providing irregular monetary contributions (5% vs. 17%), and providing a regular allowance (10% vs. 26%).

It should be noted that these figures also reveal that there was much greater variation in the distribution for cohabiting fathers than for married fathers. If cohabitation is a flexible or incomplete institution that can accommodate a variety of arrangements, then this flexibility is evident in the distribution for income allocation methods. This can be seen from one measure of variation for nominal variables: The Index of Diversity. This measure indicates the probability that two randomly selected observations from a sample will be drawn from different categories of a variable. The values of this measure for cohabiting fathers and married fathers were .806 and .696, respectively. Thus two randomly selected observations were more likely to utilize different methods among cohabiting fathers than among married fathers.

The descriptive statistics for the other covariates provide a preliminary indication of their potential to explain differences in income allocation strategies. Indeed, the results suggest that cohabiting couples were more likely than married couples to be socioeconomically disadvantaged in terms of income, as well as in the education and employment of both partners. Cohabiting couples were also demographically dissimilar to married couples. Cohabiting couples have been together for less time, and cohabiting fathers and mothers

tend to be younger than their married counterparts. Significant differences in the nativity of the father and mother were not evident.

[Table 2](#) presents odds ratios from multinomial logistic regression models of income management methods. Using the common pot as the reference category for the dependent variable, Columns 1–3 present the bivariate odds ratios for union status, and Columns 4–6 present odds ratios for union status and the other covariates in the multivariate model. Before reviewing these results, it should be noted that two modifications have been made to the dependent variable to facilitate the multivariate analysis. First, the few cases that were classified as *other* on the dependent variable were deleted to avoid sparse cells, to preserve space, and because they were not of substantive interest. Second, those who provided *no support* were combined with those who provided *irregular support* to simplify the presentation of results. This combined group of fathers has minimized the extent and regularity of their financial contributions.

The bivariate odds ratios were consistent with the previous results: Married fathers were substantially less likely than cohabiting fathers to provide a regular allowance or to take a minimalist approach (no support or irregular support) versus contributing to a common pot. For married fathers, the odds of providing a regular allowance were one fifth (.18) the odds for cohabiting fathers. Put differently, the odds of providing an allowance (vs. contributing to a common pot) were over five times higher for cohabiting fathers than for married fathers ( $1/.18 = 5.6$ ). The odds of providing irregular support or no support were also more than five times greater for cohabiting fathers than for married fathers. Interestingly, union status was not significant for the contrast between the common pot arrangement and an arrangement in which the man pays for everything.

These findings are robust in the multivariate model, despite slight reductions in the magnitude of the associations. The odds ratios for the relationships between union status and no/irregular support and allowance were .28 and .25, respectively. The persistence of significant differences between married and cohabiting couples in the multivariate model was noteworthy because the effects of two factors that might affect union solidarity—union duration and fertility—were controlled. The difference between marriage and cohabitation involves more than differences in the accumulation of years together and the accumulation of children. The marriage bond itself appears to play a role in the decision to pool income. Marriage, however, does not differentiate fathers who pay for everything from fathers who contribute to a common pot.

The overall similarity in the parameter estimates for union status in the bivariate and multivariate analyses indicates that differences in income allocation methods between married and cohabiting fathers cannot be explained in terms of background characteristics. Nonetheless, some socioeconomic background characteristics are important. The most noteworthy associations are shown for the employment status of fathers and mothers. Here we see that the ability to provide support was contingent on the employment of the father, but the decision to pay for everything was associated with the mother's employment. Although the odds ratio (1.9) for part-time paternal employment was not significant, the odds of minimal support (vs. common pot) were nearly 12 times

higher for fathers who were unemployed and nearly six times higher for fathers who were out of the labor force than for fathers who were employed full time.

Turning to maternal employment, the odds of the father paying for everything (without involving the mother) were twice as high when the mother stays at home than when the mother works full time. Put differently, full-time employment of the mother was a major predictor of the father's choice to pool instead of taking total responsibility for all expenses and controlling the financial affairs of the household. It should be noted that these results were consistent with those for models that exclude household income (not shown). Indeed, when income was excluded the odds of receiving an allowance were over twice as high for those who were at home than for those who work full time (odds ratio = 2.12,  $p < .10$ ). Thus fathers' income allocation methods were tied to the roles of mothers.

Income allocation methods were also linked to the total income of the household. Fathers of children who live in higher income households were less likely than their counterparts in lower income households to rely on minimalist methods of allocation and an allowance. In other words, the likelihood of income pooling (relative to allowance, no support, or irregular support) increases with household income, even after the employment statuses of both the father and the mother were controlled. Thus, fathers do not necessarily resort to a common pot arrangement when household resources were scarce. On the contrary, income pooling was associated with the abundance of resources.

Education generates a consistent pattern of results for two contrasts. The likelihood of providing minimal support and an allowance decreases with the education of the father. Education may reduce the odds of providing little or no support because it is a form of human capital that enhances economic security. Education also may be an indicator of liberal social values, given that it is significant when employment is controlled. At the same time, income allocation methods were generally unrelated to the education of the mother.

Demographic variables were important for identifying couples in which the father adopts a minimalist income allocation method. Irrespective of union type, the likelihood of the father providing no or irregular support decreases with union duration and the father's age. Interestingly, the likelihood of providing minimal support increases with the fertility of the couple and the mother's age.

Before describing the stability of income allocation methods over time, we must consider the fact that some couples were not at risk of maintaining a stable arrangement because of union dissolution. Columns 1 and 2 of [Table 3](#) provide information on union dissolution by union status at birth and the method of income allocation at birth. Column 3 provides information on the transition to marriage for cohabiting couples. As might be expected, marital unions were much less likely to dissolve than cohabiting unions. The first row of the table shows that 9% of marital unions ended by the time of the interview. This was substantially lower than the 33% of cohabiting couples that split up. The percentage of

cohabiting couples that separated was also substantially higher than the 9% of cohabiting couples who made the transition to marriage.

[Table 3](#) also shows union dissolution rates by method of income allocation at birth for married and cohabiting couples. The data indicate that there was a weak association between dissolution and allocation method for married couples and a strong association for cohabiting couples. Regardless of union type, the lowest dissolution rates were shown for couples in which the father contributed to a common pot at birth (about 5% for married and cohabiting couples). Among married couples, the dissolution rates were slightly higher for the pay for everything and allowance methods (about 10%) and substantially higher for irregular support (32%). Among cohabiting couples, the dissolution rates were much higher for all other arrangements than for the common pot arrangement: 26% when the spouse/partner paid for everything, 31% when he provided an allowance, and about 53% when he provided irregular support or no support. The last column of the bottom panel focuses on the association between the transition to marriage and income allocation in cohabiting unions that remained intact. Although the highest percentage (21%) was for those who pool their income, the transition to marriage among cohabitators was not associated with the income allocation method at birth.

[Table 3](#) provides important background for understanding the extent of stability in income allocation methods over time. When we examine stability in income management in *intact unions*, we must keep in mind that cohabiting unions and unions in which the father contributes relatively few resources were highly likely to end in dissolution. This aspect of instability will not be captured in the analysis of stability in income management methods. In fact, a cross-tabulation of income allocation methods at birth and interview by union type reveals substantial stability in methods in intact unions (not shown). Three fourths of the fathers in marital unions used the same method at both points in time. This was similar to the figure for men in cohabiting unions at birth (71%).

These summary measures do not reveal a great deal about differences in stability for each type of method. Additional analysis of all unions (cohabiting and marital unions combined) reveals that the common pot was the most stable method (see the numbers in parentheses in the Appendix). About 85% of fathers in intact unions who contributed to a common pot at birth also contributed to a common pot at the interview. Among those who switched out of a common pot arrangement, the main method at the interview was *no support*, a method that was strongly associated with unemployment. Providing no support, in turn, was the least stable method among those in intact unions. Only 34% of fathers who provided no support at birth continued to provide no support at interview. The stability of other arrangements falls in between these extremes: 62% for irregular contributions; 78% for allowance, and 69% for paying for everything.

The end result of these processes for income management methods at interview among intact couples, classified by union type at interview, was shown in [Table 4](#). The distribution of methods for the total sample, and for married and cohabiting couples, was fairly similar to that presented in [Table 1](#) for the time of the birth, except that there was some movement toward common pot arrangements and away from irregular support and

no support. This was consistent with what one would expect, given that unions in which the father provided minimal support were "weeded out" by the dissolution process.

[Table 4](#) also provides the opportunity to gain insight into other aspects of fathers' income allocation methods. Some scholars claim that patriarchal family arrangements were characterized by the efforts of men to keep information about how much they earn secret and to keep control of the disposition of income in their own hands in order to maintain their position within their family. Little support for this position was shown. About 92% of married mothers and 85% of cohabiting mothers know the earnings of their spouse/partner. Similarly, about 84% of married mothers independently or jointly make decisions about how much spending money their husbands keep, compared with about 70% of cohabiting mothers. Thus the overwhelming majority of fathers in both marital and cohabiting unions do not exercise control through these mechanisms.

The last set of figures provides additional insight into the common pot arrangement. In theory, the existence of a common pot does not necessarily imply that each father contributes all of his earnings. Some fathers may put part of their income into a common fund. Here we see that the share contributed does not vary substantially by union status. About 86% of married fathers and 79% of cohabiting fathers who pool contribute all of their resources to the common pot.

## Discussion

 

We began by noting the tremendous change in family formation behavior that has occurred over the past several decades, especially the rise of cohabitation and the growing share of children born within cohabiting unions. These changes raise important questions about the meaning of marriage and cohabitation, as well as the implications of the shift toward cohabitation for children's well-being. Despite the growing number of births within cohabiting unions, little is known about how fathers in cohabiting unions manage their resources and whether the methods they utilize differ from those that are utilized by fathers in marital unions.

We attempted to achieve three primary objectives. The first two objectives were to document differences in the methods that married and cohabiting fathers of Puerto Rican children use to allocate their income and to determine the sources of differences. We have shown that the methods used by fathers differ substantially by union type. Married fathers are much more likely than cohabiting fathers to pool their income or to control the payment of all expenses. The association between income allocation method and union type, however, cannot be explained by various socioeconomic and demographic characteristics that generate uncertainty. Cohabiting unions may be characterized by greater uncertainty than marital unions on various measures, but these measures do not explain differences in the methods of income allocation that are used by fathers in different types of unions.

The third objective was to determine whether the distribution of income allocation methods is stable over time. The results indicate that the overall distribution of methods employed by fathers was generally stable between birth and interview. At the same time, the slight increase in the frequency of pooling suggests that it is necessary to understand the linkages between income allocation methods, union type, and union dissolution to fully understand the pattern of results. Marriages were more likely than cohabiting unions to rely on pooling and less likely to end over the time period covered by our study. This is due, at least in part, to the fact that union dissolution is not independent of income allocation method; unions in which men pool their income are relatively stable. The relative stability of unions characterized by income pooling is one of the reasons why the proportion of fathers who pooled their income increased slightly between birth and interview.

These findings inform our understanding of the meaning of cohabitation and marriage among Puerto Ricans with children, a group for whom consensual unions have played a prominent role in the past. A standard question is whether cohabitation is a form of marriage. The standard answer from a demographic point of view is that cohabiting unions are increasingly marriage-like because they play a growing role in conception and fertility. A less standard response that is supported by our findings is that a more complex understanding of cohabitation is required to answer this question. Cohabitation is an incomplete institution that is attractive because of its flexibility; it can be "bent" to accommodate the interests of each partner and the meaning that each partner attaches to the union. This flexibility is revealed in the nearly even distribution of cohabiting fathers across all of the different methods of income allocation. If being marriage-like involves income pooling or the man being in charge by paying for everything, then cohabiting unions are not *typically* marriage-like.

Although cohabiting unions among Puerto Rican parents are typically not marriage-like in terms of how they are organized economically, a nontrivial minority of cohabiting fathers are similar to their married counterparts in how they manage resources, share financial information, and make spending decisions. This conclusion is reinforced by the similarity in levels of union dissolution in cohabiting and marital unions in which the father pools his income. The form of economic organization is linked to the durability of the union because it both reflects and reinforces the bond between partners. Pooling is more likely to occur when a relationship is strong, but it may also intensify the bond between partners by increasing their joint investments in the union. Thus, income pooling plays a role in the realization of the marriage-like potential of cohabitation.

Patterns of income management and union formation are also germane to the issue of gender inequality in families ([Smock, 2000](#)). Indeed, there are numerous allusions in the literature to the prominence of patriarchal family systems in Latin America and among U.S. Latinos. Patriarchal systems are characterized by men's monopolization of control over financial resources and decision making ([Benería & Roldán, 1987](#)). Although our study includes both Puerto Rican and non-Puerto Rican fathers, our findings are relevant to these issues nonetheless. On the one hand, the fact that the majority of fathers do not pool their resources is consistent with the prevailing image of families as characterized

by male control. On the other hand, previous studies suggest that maximization of control over income frequently involves tactics such as withholding information about earnings, monopolizing the decision about how much personal spending money is withheld, and providing an allowance on a piecemeal basis instead of a lump sum (Benería & Roldán; [Pahl, 1980](#)). Our findings show that these behaviors are not the norm for fathers of Puerto Rican infants. In addition, our survey asked those who had access to a common pot whether the baby's father pooled all or part of his income. The vast majority of respondents indicated that their partner or spouse contributed all of his income to the common pot. Thus most mothers do not feel that they are kept "in the dark" about the earnings of their spouse/partner. Fathers do not completely dictate the terms of their financial contributions and mothers are not necessarily relegated to the periphery. Our data suggest that marital unions tend to be slightly more open than cohabiting unions in terms of the flow of information and decision-making, but differences by union type are weak.

This analysis also has implications for recommendations to revise measures of child poverty by including the income of cohabiting partners in the calculation of family income. Such recommendations are based on the assumption that cohabiting partners have access to each other's income. Although some cohabiting fathers have little money to give due to irregular employment, the fact that less than 40% of cohabiting fathers pool their incomes or pay for all expenses indicates that the assumption of full access to the partner's income should be examined further. To adequately determine how the income of cohabiting partners should be treated in measures of poverty, it is necessary to know how much income is provided by fathers who use an allowance system or give irregular contributions.

Although the limitations of this study have been discussed above in detail, some limitations are worth repeating given the dearth of literature on the distribution of financial resources in families and the desire to provide a springboard for future research. Perhaps the most important limitation concerns the scope of the data set: our sample was restricted to members of a single ethnic minority group with young children. Clearly, future studies must determine the magnitude of differences and the sources of differences in resource allocation across ethnic groups to develop a broad understanding of the meaning of marriage and cohabitation. We do not have a basis for speculating about whether the *level* of income pooling is higher for other groups than Puerto Ricans, but we suspect that the main finding regarding the *difference* in income pooling by union status among Puerto Ricans will be replicated for other groups. Among Puerto Ricans, cohabitation is highly likely to be defined as similar to marriage following the birth of a child. Thus our sample is one in which cohabitation is especially likely to be similar to marriage. The fact that differences in income management by union type are observed in this sample suggests that a similar pattern would be found in other groups, which are less likely to bear children in cohabiting unions and less likely to define cohabiting unions as marriages. Needless to say, the results may also raise questions about whether children do signal a transformation in the meaning of cohabitation, at least among men.

Another limitation of this data set that will hopefully provide direction to future research is the absence of information on social-psychological factors. Future efforts to identify the mechanisms underlying union status differences in income allocation methods must go beyond demographic and socioeconomic indicators of uncertainty. A full explanation will require attention to psychological indicators of uncertainty, as well as indicators of the levels of trust and commitment in marital and cohabiting unions. Income pooling undoubtedly reflects trust and commitment, the twin pillars of enduring relationships. At the same time, income pooling may have a role in fostering trust and commitment, thereby strengthening the bonds that hold partners together. Thus we recommend that future research examine whether the creation of economic ties through income pooling solidifies the bond between spouses or partners. This will require an examination of the reciprocal relationships between income allocation, trust, and commitment.

This research was funded by the National Institute of Child Health and Human Development, the Maternal and Child Health Bureau, and the Centers for Disease Control. Support services were provided by the Population Research Institute, Pennsylvania State University. The authors appreciate the comments of Paul Amato and Alan Booth, as well as the programming expertise of Jeanne Spicer and Cynthia Mitchell.

## References

 

- Axinn, W. G., & Thornton, A. (1992). The relationship between cohabitation and divorce: Selectivity or causal influence?. *Demography*, 29, 357–374.  
[CrossRef](#), [Medline](#), [ISI](#)
- Bauman, K. J. (1999). Shifting family definitions: The effect of cohabitation and other nonfamily household relationships on measures of poverty. *Demography*, 36, 315–325.  
[Medline](#), [ISI](#)
- Benería, L., & Roldán, M. (1987). *The crossroads of class and gender: Industrial homework, subcontracting, and household dynamics in Mexico City*.  
Chicago: University of Chicago Press.
- Blumstein, P., & Schwartz, P. (1983). *American couples: Money, work, and sex*.  
New York: William Morrow.
- Bramlett, M. D., & Mosher, W. D. (2001). First marriage dissolution, divorce, and remarriage: United States. Advance data from vital and health statistic (No. 323).  
Hyattsville, MD: National Center for Health Statistics.
-

Brines, J., & Joyner, K. (1999). The ties that bind: Principles of cohesion in cohabitation and marriage. *American Sociological Review*, 64, 333–355.

[CrossRef](#), [ISI](#)

•

Bumpass, L. L., & Lu, H. (2000). Trends in cohabitation and implications for children's family contexts in the United States. *Population Studies*, 54, 29–41.

[ISI](#)

•

Bumpass, L. L., & Sweet, J. A. (1989). National estimates of cohabitation. *Demography*, 26, 615–625.

[CrossRef](#), [Medline](#), [ISI](#)

•

Burgoyne, C. B. (1995). Financial organization and decision-making within western households. *Journal of Economic Psychology*, 16, 421–430.

[CrossRef](#), [ISI](#)

•

Cherlin, A. (2000). Toward a new socioeconomics of union formation. In L. J. Waite, C. Bachrach, M. Hindin, E. Thomson, & A. Thornton (Eds.), *The ties that bind: Perspectives on marriage and cohabitation* (pp. 188–211).

*New York*

: Aldine de Gruyter.

•

Clarkberg, M., Stolzenberg, R. M., & Waite, L. J. (1995). Attitudes, values, and entrance into cohabitational versus marital unions. *Social Forces*, 74, 609–634.

[CrossRef](#), [ISI](#)

•

Landale, N. S. (2002). Contemporary cohabitation: Food for thought. In A. Booth & A. C. Crouter (Eds.), *Just living together: Implications of cohabitation for children, families, and social policy* (pp. 33–40).

*Hillsdale, NJ*

: Lawrence Earlbaum Associates.

•

Landale, N. S., & Fennelly, K. (1992). Informal unions among mainland Puerto Ricans: Cohabitation or an alternative to legal marriage?. *Journal of Marriage and the Family*, 54, 269–280.

[ISI](#)

•

Landale, N. S., & Forste, R. (1991). Patterns of entry into cohabitation and marriage among mainland Puerto Rican women. *Demography*, 28, 587–607.

[Medline](#), [ISI](#)

•

Landale, N. S., & Huan, S. M. (1992). The family life course of Puerto Rican children. *Journal of Marriage and the Family*, 54, 912–924.

[ISI](#)

•

Landale, N. S., & Oropesa, R. S. (2001). Father involvement in the lives of mainland Puerto Rican children: Contributions of nonresident, cohabiting and married fathers. *Social Forces*, 79, 945–968.

[CrossRef](#), [ISI](#)

•

Mahoney, M. M. (2002). The economic rights and responsibilities of unmarried cohabitants. In A. Booth & A. C. Crouter (Eds.), *Just living together: Implications of cohabitation for children, families, and social policy* (pp. 247–254).

*Hillsdale, NJ*

: Lawrence Earlbaum.

•

Manning, W. D., & Lichter, D. T. (1996). Parental cohabitation and children's economic well-being. *Journal of Marriage and the Family*, 58, 998–1010.

[ISI](#)

•

Manning, W. D., & Smock, P. J. (1997). Children's living arrangements in unmarried-mother families. *Journal of Family Issues*, 18, 526–544.

[ISI](#)

•

Nock, S. L. (1995). A comparison of marriages and cohabiting relationships. *Journal of Family Issues*, 16, 53–76.

[CrossRef](#), [ISI](#)

•

Oropesa, R. S. (1996). Normative beliefs about marriage and cohabitation: A comparison of non-Latino Whites, Mexican Americans, and Puerto Ricans. *Journal of Marriage and the Family*, 58, 49–62.

[ISI](#)

•

Oropesa, R. S., & Gorman, B. K. (2000). Ethnicity, immigration, and beliefs about marriage as a 'tie that binds.'. In L. J. Waite, C. Bachrach, M. Hindin, E. Thomson, & A. Thornton (Eds.), *The ties that bind: Perspectives on marriage and cohabitation* (pp. 188–211).

*New York*

: Aldine de Gruyter.

•

Oropesa, R. S., & Landale, N. S. (1997). Immigrant legacies: Ethnicity, generation, and children's familial and economic lives. *Social Science Quarterly*, 78, 399–416.

[ISI](#)

•

Oropesa, R. S., & Landale, N. S. (2000). From austerity to prosperity? Migration and child poverty among mainland and island Puerto Ricans. *Demography*, 27, 323–338.

[Medline](#)

•

Oropesa, R. S., & Landale, N. S. (2002). Nonresponse in follow-back surveys of ethnic minority groups: An analysis of the Puerto Rican Maternal and Infant Health Study. *Maternal and Child Health Journal*, 6, 49–58.

[CrossRef](#), [Medline](#)

•

Pahl, J. (1980). Patterns of money management within marriage. *Journal of Social Policy*, 9, 313–335.

[ISI](#)

•

Pahl, J. (1995). His money, her money: Recent research on financial organization in marriage. *Journal of Economic Psychology*, 16, 361–376.

[CrossRef](#), [ISI](#)

•

Pessar, P. R. (1988). The constraints on and release of female power: Dominican migration to the United States. In D. Dwyer & J. Bruce (Eds.), *A home divided: Women and income in the third world* (pp. 195–215).

*Stanford, CA*

: Stanford University.

•

Pollak, R. A. (1985). A transaction cost approach to families and households. *Journal of Economic Literature*, 23, 581–608.

[ISI](#)

•

Rubin, D. B. (1987). *Multiple imputation for nonresponse in surveys*.

*New York*

: Wiley.

•

Schafer, J. L. (1997). *Analysis of incomplete multivariate data*.

*London*

: Chapman and Hall.

•

Seltzer, J. (2000). Families formed outside marriage. *Journal of Marriage and Family*, 62, 1247–1268.

[Synergy](#), [ISI](#)

•

Smock, P. J. (2000). Cohabitation in the United States: An appraisal of research themes, findings, and implications. *Annual Review of Sociology*, 26, 1–20.

[CrossRef](#), [ISI](#)

•

Smock, P. J., & Gupta, S. (2002). Cohabitation in contemporary North America. In A. Booth & A. C. Crouter (Eds.), *Just living together: Implications of cohabitation for children, families, and social policy* (pp. 53–84).

*Hillsdale, NJ*

: Lawrence Erlbaum Associates.

•

Treas, J. (1993). Money in the bank: transaction costs and the economic organization of marriage. *American Sociological Review*, 58, 723–734.

[ISI](#)

•

Waite, L. J., & Gallagher, M. (2000). *The case for marriage: Why married people are happier, healthier, and better off financially.*

*New York*

: Doubleday.

•

Williamson, O. E. (1981). The economics of organization: The transaction cost approach. *American Journal of Sociology*, 87, 548–577.

[CrossRef](#), [ISI](#)

•

Winkler, A. E. (1997). Economic decision-making by cohabitators: Findings regarding income pooling. *Applied Economics*, 29, 1079–1090.

[CrossRef](#), [ISI](#)

## Appendix

Go to section

Method at Interview	Total	Method at Birth				Common Pot
		None	Irregular	Allowance	Pay All	
Union dissolution	21.8	42.1	49.4	25.6	16.1	5.1
None	6.9 (8.8)	19.5 (33.7)	2.2 (4.2)	3.5 (4.7)	2.4 (2.8)	8.4 (9.1)
Irregular	6.0 (7.6)	8.2 (14.1)	31.5 (62.1)	3.4 (4.3)	2.2 (2.6)	0.5 (0.5)
Allowance	15.6 (20.0)	10.4 (18.0)	6.2 (12.3)	58.3 (78.3)	9.6 (11.4)	0.9 (0.9)
Pay all	18.0 (23.1)	3.9 (6.6)	8.7 (17.1)	5.3 (7.2)	57.6 (68.6)	3.5 (3.8)
Common pot	27.7 (35.4)	6.3 (10.9)	2.2 (4.3)	0.8 (1.1)	2.7 (3.2)	80.8 (84.7)
Something else	4.0 (5.2)	9.6 (16.6)	0 (0)	3.2 (4.3)	9.5 (11.3)	0.8 (0.9)
Total	100.0	100.0	100.0	100.0	100.0	100.0
<i>n</i>	836	101	95	157	211	248

Note: The first entry in each cell is a percentage that is based on those who remained in a union and remain in a union between birth and interview. The second cell entry (in parentheses) is a percentage of those who remained in a union between birth and interview.

Income Management Method at Interview by Income Management Method at Birth (% , *N*= 836)

Income Management Method at Interview by Income Management Method at Birth (%,  
N= 836)

**This article is cited by:**

 

- Wendy D. Manning and Susan Brown. (2006) Children's Economic Well-Being in Married and Cohabiting Parent Families. *Journal of Marriage and Family* 68:2, 345–362

[Abstract](#) [Abstract and References](#) [Full Text Article](#) [Full Article PDF](#)

- Anastasia R. Snyder, Diane K. McLaughlin. (2006) Economic Well-being and Cohabitation: Another Nonmetro Disadvantage?. *Journal of Family and Economic Issues* 27:3, 562

[CrossRef](#)

- Sarah Avellar Pamela J. Smock. (2005) The economic consequences of the dissolution of cohabiting unions. *Journal of Marriage and Family* 67:2, 315–327

[Abstract](#) [Abstract and References](#) [Full Text Article](#) [Full Article PDF](#)

- Thomas DeLeire Ariel Kalil. (2005) How do cohabiting couples with children spend their money?. *Journal of Marriage and Family* 67:2, 286–295

[Abstract](#) [Abstract and References](#) [Full Text Article](#) [Full Article PDF](#)

- R. S. Oropesa and Nancy S. Landale. (2005) Equal access to income and union dissolution among mainland Puerto Ricans. *Journal of Marriage and Family* 67:1, 173–190