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Child Support, Child Placement, Repartnering, and Divorced Mothers' Objective and Subjective Economic Well-Being: Insights from Combining Survey and Administrative Data

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INTRODUCTION

Decades of research, in the United States and elsewhere, have documented economic challenges for women following divorce (see, e.g., Bartfeld, 2000; Bayaz-Ozturk et al., 2018; Bianchi et al., 1999; Bonnet et al., 2020; Bradbury & Katz, 2002; de Vaus et al., 2017; Fisher & Low, 2016; Gadalla, 2008, 2009; Hogendoorn, 2022; Holden & Smock, 1991; Mortelmans, 2020). Focusing on one to six years after divorce, recent studies find declines of 25–30% in women's income (Bayaz-Ozturk et al., 2018; de Vaus et al., 2017), as well as substantial declines in personal wealth (Baxter, 2021; Wolfe & Thomeer, 2021). Divorce is also associated with lower levels of financial satisfaction, with more severe effects on women than men (Fan and Babiarz 2019). Numerous studies confirm that the negative economic impacts of divorce for women are most pronounced for mothers, particularly those with young children (Ananat & Michaels, 2008; Bianchi et al., 1999; Gadalla, 2008, 2009; Leopold & Kalmijn, 2016). Child support has long been viewed as at least a partial remedy, and research has confirmed an important role for child support in increasing divorced women's economic well-being (Bartfeld & Chanda, 2020; Bianchi et al., 1999; Bonnet et al., 2020; Cuesta & Meyer, 2018; Tach & Eads, 2015). Beyond child support, mothers' increased earnings and repartnering have both emerged as important strategies in economic recovery after divorce (for a review, see Mortelmans, 2020).

For over two decades, the Institute for Research on Poverty (IRP), with support from the Bureau of Child Support, has explored the economic impacts of divorce and the role of child support on mothers', and sometimes fathers', economic well-being in Wisconsin. In early work in this vein, Bartfeld (1997) examined the role of child support in increasing divorced mothers' needs-adjusted income, reducing poverty, and reducing economic inequality between divorced mothers and fathers. That work, focusing on divorces in the late 1980s and early 1990s, found a major impact, with child support increasing the income-to-poverty ratios of mothers with sole

placement of their children from 1.92 to 2.37, and reducing pre-support poverty rates from 26.9% to 15.9%, in the first year following divorce.

Since then, the trajectory of research on economic outcomes of divorce in Wisconsin has been influenced by the rapid growth of shared placement in the state (Cancian et al., 2014; Meyer, Cancian, & Cook 2017). In particular, research has paid increasing attention to how economic outcomes vary for mothers with different placement arrangements (e.g., Bartfeld et al., 2009; Bartfeld et al., 2012; Bartfeld & Han, 2014; Bartfeld & Chanda, 2020). As discussed at length elsewhere, shared placement has potentially important but ambiguous ramifications for economic well-being in that it likely reduces mothers' direct costs on children as compared to sole placement arrangements, while also reducing mothers' expected child support receipt, meanwhile potentially affording new opportunities for earnings due to changes in mothers' day-to-day responsibilities for children (e.g., Bartfeld & Chanda, 2020).

In recent work focusing on divorces in the 2008–2013 period, we documented a divergence in the role of child support for divorced mothers with different placement types, with child support ranging from a high of 21% of post-divorce income for mothers with sole placement to a low of 9% for those with equal shared placement in the first post-divorce year, and declining modestly for all groups over the next several years (Bartfeld & Chanda 2020). These differences arise from a combination of underlying differences in couples with shared and sole placement—the former characterized by higher total incomes and more unbalanced incomes between mothers and fathers prior to divorce—as well as differences in child support guidelines and practices that result in substantially less child support in shared placement arrangements. There is also emerging evidence that earnings increase more for mothers with shared versus sole placement following divorce (Bartfeld & Han, 2014; Bartfeld & Chanda, 2022). The growth in

shared placement, the overall increase in employment and earnings over the past couple of decades among divorced mothers overall (e.g., Tach & Eads, 2015), and the possibility that earnings growth may be more pronounced in the case of shared placement, imply a rise over time in the centrality of mothers' own earnings and a potential reduction in the importance of child support in divorced mothers' household income and economic well-being. The detailed information on shared placement in Wisconsin, in combination with the widespread use of shared placement in the state, has put IRP at the forefront of research in this area.

Past IRP research in Wisconsin, while making important strides in understanding the economic outcomes of divorce in the context of changing placement norms, nonetheless has been constrained by data limitations. Past work relied exclusively on administrative records of mothers' income components—most importantly wage records from Unemployment Insurance (UI)—which have many strengths but do not capture earnings from self-employment, gig work, informal work, or out of state earnings and, as such, likely underestimate mothers' earnings. Furthermore, information about remarriage or cohabitation was not available, and thus past work provides only a partial picture of mothers' economic circumstances—a limitation that is relatively minor in the immediate post-divorce period but becomes increasingly important with a longer time horizon. With regard to time horizon, our past Wisconsin-centric work focused on outcomes limited to one-to-four years following divorce, and thus cannot speak to how economic well-being plays out over the longer term. And, like most work on economic outcomes of divorce, past work was limited to income-based measures and did not extend to subjective measures of financial well-being, even as the latter have gained traction in the broader literature on economic well-being.

In the current report, we build on our past Wisconsin-focused work by examining how divorced mothers are faring 6–10 years after divorce across a range of objective and subjective measures of economic well-being, paying particular attention to the role of child support, placement arrangements, and repartnering. We rely on recent survey data of divorced mothers in Wisconsin (Vogel, 2021) that provide rich information on mothers' economic circumstances, including self-reported earnings of herself and a new spouse, if any, as well as a range of other information on income, assets, and subjective financial well-being. The subjective measures, an important contribution of this work, span mothers' self-described capacity to meet basic needs, capacity to weather an economic shock, capacity to keep up with bills and expenses, and overall financial satisfaction. These dimensions are broadly aligned with the emerging conception of financial wellbeing in the policy and research communities (e.g., CFPB, 2017). Our focus on subjective measures is motivated by increasing evidence that people's own assessment of their financial well-being is an important predictor of well-being across a range of life domains (e.g., Netemeyer et al., 2018).

METHODS

Data

Data are from the Wisconsin Parents Survey, which includes parents in cohorts 30 and 33 of the Wisconsin Court Record Database (CRD), supplemented with administrative data from the Wisconsin Administrative Data Core (WADC). The CRD includes data from the court records of a sample of parents filing for divorce in 21 counties in Wisconsin; in each cohort, the sample is weighted to be representative of all divorcing parents in those counties. The cohorts from which the Wisconsin Parents Survey sample is drawn include divorces that entered the courts during 2009–2010 (cohort 30) and 2013 (cohort 33). The sample was limited to parents with a child

aged 6 or under at the time of the divorce petition, such that the youngest child would still be under 18 during the survey period. The sample was also limited to parents with sole mother placement and shared placement as of the final divorce judgment. Only mothers were included from the mother-sole couples, while both parents were included from the shared-placement couples.

The survey was conducted by the University of Wisconsin Survey Center in conjunction with the Institute for Research on Poverty (for details, see Vogel 2021). Interviews were administered in person during February-March 2020, and by phone April-October 2020, with the change in survey mode due to the onset of the COVID-19 pandemic; 82% of interviews were conducted during the pandemic. The final sample, based on parents who completed interviews, includes 237 shared placement and 170 sole placement mothers—the starting sample for the current study—as well as 230 shared placement fathers. Of relevance to the current study, the survey collected a wide range of information about respondents' economic circumstances spanning income, assets, and subjective financial wellbeing.

Survey data are supplemented with administrative data on child support orders, payments, and receipts from the KIDS data. For selected analyses, we also utilize earnings information from Unemployment Insurance records.

The current study focuses on mothers' economic outcomes, and thus only includes data from the mothers. We classify mothers according to their legal placement arrangements as of the time of the survey, which in some cases differs from legal placement at the time of divorce. Of the original 207 mothers, 6 report legal placement arrangements in which the mother has neither shared nor sole placement, while 8 report a change in legal placement with insufficient information to determine the current arrangement. Both of those groups are excluded, as is one

respondent with extremely outlying child support data,[1] resulting in a final sample of 392 mothers, 173 with sole and 219 with shared placement.

Table 1 summarizes the characteristics of our sample across placement, marital status, education, and other demographics.

Table 1: Sample Characteristics

	Percent or Mean
N	392
Placement	
Shared	54.89%
Sole	45.11%
Current Marital Status	
Remarried	33.60%
Unmarried, cohabiting with partner	14.68%
Unmarried, not cohabiting	51.72%
Mothers' Age	**41**
Race/Ethnicity	
White	83.47%
Hispanic	6.90%
Non-Hispanic black	6.87%
Other	2.77%
Education	
High school or less	14.06%
Some college or associate degree	42.98%
4-year college degree or higher	42.96%
Minor Children in the Household	**1.56**
Health	
Poor/fair	15.64%
Good	23.67%
Very good/excellent	60.69%
Disability	**6.22%**

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

[1]We excluded a respondent with over $130,000 in child support receipts due to outsized impact on results.

Economic Well-Being Measures

We use a range of measures to characterize economic well-being, including income-based measures, asset-based measures, and subjective measures based on self-reported financial well-being.

Earnings and Income

Measures are from the survey and are for 2019 unless noted; they include mothers' earnings, spouse's earnings, disability income, and child support receipt (from KIDS). From these we construct total household income, income-to-poverty ratio, and poverty status, with and without inclusion of child support receipts. Total income and associated measures of income-to-poverty ratio and poverty status are based on money income. Consistent with official poverty measures, we do not include FoodShare in these analyses. Excluding FoodShare is also important in our examination of the role of child support, as FoodShare benefits are explicitly tied to the amount of child support received. Income-to-poverty ratios are constructed from poverty thresholds for household sizes consisting of the mother, her spouse if any, her own children in the household, and any stepchildren. Because we don't have and therefore cannot include information on earnings of cohabiting partners, we don't count such partners or their own children as household members in calculating income-to-poverty ratios.

We also look at mothers' earnings as reported in the Unemployment Insurance (UI) earnings records, constructing inflation-adjusted total earnings during the year preceding the divorce petition and during 2019, both expressed in 2019 dollars. We use these to construct the change in real earnings from pre-divorce through 2019. The UI records are missing information on earnings from outside Wisconsin, self-employed earnings, gig work, and under-the-table

earnings, but include detailed information on formal earnings for all in-state employers in the UI system.

Because survey-reported earnings are at least in principle more comprehensive than UI, and because the large majority of mothers with no earnings in the UI data report at least some earnings in the survey, we rely on survey-reported earnings for our analyses other than to look at earnings changes (which require use of analogous measures at both time points). Using survey-reported earnings also allows us to treat mothers' and spouses' earnings in the same fashion, as the latter are not available from UI.

Assets

Measures are from the survey, and include amount of liquid assets,[2] home ownership, any dedicated retirement savings, and any employer or union-provided pension.

Subjective Financial Well-Being

We use four subjective financial well-being questions. For each, we assign a score of 0–4, where 4 denotes the highest well-being and 0 the lowest. For multivariate analyses, we also construct dichotomous measures differentiating those worse or better off on each measure. Finally, we construct a simple composite financial well-being score by summing the values across measures, with total values ranging from 0–16. Conceptually, the score captures 4 dimensions of financial well-being: capacity to meet basic needs (i.e., food hardship), capacity to absorb a financial shock (i.e., emergency expense), control over day-to-day finances, and overall financial satisfaction.

[2]The question asks the total amount in checking accounts, saving accounts, money market accounts, CDs, and other assets easily converted to cash,

Food hardship: Respondents indicate whether and how often, in the past 12 months, they did not have enough money to buy the food they and their household needed. For our dichotomous measure we differentiate those who ever lacked money for food from those who never lacked money for food. For food hardship's contribution to the composite score, we assign 0 to mothers who never lacked money for food, 2 to mothers who lacked food in one or two months, and 4 to those who lacked food in most or all months.

Ability to cover a modest emergency expense: Respondents indicate how confident they are that they could come up with money to cover a $400 emergency expense and make ends meet within 30 days. We differentiate those who have extremely or very low confidence (scores of 0 or 1) from those who are somewhat, very, or extremely confident (scores of 2, 3, or 4).

Covering expenses and paying bills: Respondents indicate how difficult it has been to cover all their expenses and pay their bills over the past year. We differentiate those for whom it has been extremely, very, or somewhat difficult (scores of 0, 1, or 2) from those for whom it has been only a little or not at all difficult (scores of 3 or 4).

Financial satisfaction: Respondents indicate how satisfied they are with their current financial situation, considering their assets, debts, and savings. We differentiate those who are not at all or only a little satisfied (scores of 0 or 1) from those who are somewhat, very, or extremely satisfied (scores of 2, 3, or 4).

Analyses

We include four sets of analyses. First, we describe divorced mothers' economic well-being across the range of income, asset, and subjective financial well-being measures. To the extent possible, we draw on other available data and published work to provide comparisons to similar measures for available comparison groups such as all mothers in Wisconsin or

nationwide and/or all households, as a way to contextualize the circumstances of divorced mothers in our sample. Next, we examine how child support contributes to mothers' total income and how much it reduces pre-support poverty, by comparing income-to-poverty ratios and poverty rates with and without including child support in mothers' household income. Third, we describe the extent to which all mothers, as well as the subset of mothers with low financial well-being on the various measures, have orders in place and receive the child support they are owed. Finally, we estimate multivariate models to assess whether child support receipt, operationalized as the dollar amount as well as the compliance rate, is associated with reduced subjective hardship and/or increased overall financial well-being, among mothers who are similar in terms of earnings, demographics, and other factors. Across analyses, we also focus on the role of placement and current marital status.

Models of Subjective Financial Well-Being

We estimate logistic regression models of the dichotomized well-being measures, scaled with low well-being (food hardship, low confidence in capacity to cover an emergency expense, difficulty keeping up with bills, and low financial satisfaction) as the outcome. We refer to these collectively as hardship measures. We also estimate an OLS regression of the composite financial well-being score, where higher scores represent higher economic well-being. Our primary interest is in the role of child support, which we operationalize both as the amount of support received in 2019 and the compliance rate (no order, less than 50% of the order, 50–95%, or >95%).

The role of shared placement and repartnering are also important considerations. Shared placement could impact financial well-being through a range of mechanisms including mothers' direct child-related costs, her child support receipts, her earnings, and her broader household

makeup (such as a new partner). We capture shared placement with a dummy variable intended to capture the first of these potential mechanisms, as we explicitly control for the other factors in the model.

Repartnering could impact financial well-being by bringing another earner into the household, though this would be offset by additional needs of another household member. We capture repartnering differently for remarried and cohabiting mothers, because we have earnings information for spouses but not cohabiting partners. We capture the role of remarriage with a dummy variable denoting remarriage, along with a continuous variable for spousal earnings, topcoded at $100,000, where earnings are the primary mechanism by which we anticipate marriage would impact financial well-being. We capture cohabitation by a dummy variable alone, as we do not have any information on earnings of cohabiting partners. Thus, the cohabiting dummy captures the net association between a new partner and well-being arising from increased needs and increased resources; these mechanisms are captured separately for married couples.

We include a range of controls. These include mothers' earnings amount (also topcoded at $100,000), and an indicator for having any earnings; disability income amount; home ownership; household composition (i.e., number of minor children, presence of adult children, presence of other adults, as well as the already-described indicators for a spouse and cohabiting partner); and mothers' demographics (i.e., health status, ranging from poor to excellent, coded as 1–5; and disability—note that we do not have information on types of disability; age; race and ethnicity; and education).

We are mindful that many of the interviews were collected during the pandemic, which could impact the results. As a sensitivity test, we added a control for whether interviews were conducted after the start of the pandemic; we found no substantive impact on other results.

RESULTS

Economic Circumstances of Divorced Mothers

We begin with a broad overview of the economic circumstances of divorced mothers, considering objective income-based measures, assets, and subjective economic well-being. We also include comparisons of mothers with shared and sole placement, and of mothers who are remarried and single. Our focus is on describing mothers' circumstances 6–10 years after divorce, and exploring how they vary in accordance with placement and remarriage, rather than on how their circumstances have changed since divorce, though we do include limited information on the latter.

Income-Based Measures

Table 2 shows mothers' earnings, spousal earnings, disability income, and net child support receipts, all for 2019. It also shows total money income, income-to-poverty ratios, and poverty rates.

Table 2: Mothers' Income 6–10 Years After Divorce, Overall and By Current Placement

	Overall	Sole	Shared	
N	392	173	219	
Mother Earnings				
Mean ($)	53276	45855	59284	***
	(2137.75)	(2966.76)	(2970.59)	
Median ($)	48000	39000	53000	
% positive	95.62%	93.56%	97.29%	*
Mean when positive ($)	55718	49014	60938	***
	(2152)	(3013)	(2975)	
Spouse Earnings				
Mean ($)	21524	21276	21729	
	(2089)	(2900)	(2969)	
Median ($)	0	0	0	
% positive	31.76%	34.08%	29.86%	
Mean when positive ($)	67108	62005	71893	
	(4165.02)	(5359.32)	(6247.53)	
Disability Income				
Mean ($)	439	785	154	***
	(111.87)	(221.29)	(91.19)	
Median ($)	0	0	0	
% positive	5.47%	10.29%	1.50%	***
Mean when positive ($)	8025	7627	10264	
	(1196.51)	(1406.13)	(2058.48)	
Net Child Support				
Mean ($)	4986	6799	3495	***
	(398.66)	(631.8)	(487.77)	
Median ($)	2746	4410	1163	
Any support received	65.86%	77.82%	56.02%	***
Mean when positive ($)	7780	8737	6689	*
	(525.42)	(726.7)	(750.64)	
Total Income				
Mean ($)	80434	75209	84665	
	(3401.95)	(4774.77)	(4773.69)	
Median ($)	65000	60000	65415	
Income-to-Poverty Ratios				
Mean	3.49	3.16	3.77	**
	(.13)	(.18)	(.19)	
% poor	10.54%	11.59%	9.69%	

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. All income components are for 2019. Earnings and disability income are from survey responses; child support is from administrative records. Total income, income-to-poverty ratios, and poverty rates are based on own and spousal earnings, net child support, and disability income. Mothers' and spouses' earnings are topcoded at $250000. Asterisks denote significant differences between respondent groups.
*p<0.1, **p<.05, ***p<.01.

Mothers earn an average of $53,276 (median=$48,000), with 96% of mothers reporting some earned income in 2019. Spouses contribute $21,524 (stemming from the 34% of mothers

who have remarried).[3] Disability income adds an additional $439, reflecting an average of $8025 among the 5% of mothers receiving any. Finally, mothers receive an average of $4986 in net child support (amounts received minus any amount paid), with two-thirds of mothers receiving support. Mothers have mean total income of $80434 (median $65,000). After accounting for household size as described previously, this translates into an average income-to-poverty ratio of 3.49 and an estimated poverty rate of 10.5%.

As a reference point, the mean and median incomes for all households with children in Wisconsin in 2019 were approximately $104,000 and $86,000, respectively, and an estimated 8.3% of households with children had incomes below the poverty line.[4]

Mothers with shared placement have significantly higher earnings than those with sole placement, but are more than 20 percentage points less likely to receive child support (56% vs 78%); those who do receive support on average receive less. Total incomes and income-to-poverty ratios are higher for those with shared placement, though only the latter difference is significant.[5] Note that these differences are merely descriptive: mothers with shared placement have higher earnings even before divorce, and those differences are relevant to later outcomes.

Asset-Based Measures

Table 3 shows several asset-based measures. Mothers report an average of around $41,000 in liquid assets, highly skewed by outliers. Median liquid assets are $8000, 25% of mothers have less than $3000, and 25% more than $30000. Fifty-eight percent of mothers are

[3]For descriptive analyses we topcode earnings for mothers and spouses at $250,000 each, because of the capacity for outliers to have an outsized impact on means in a sample of this size. This impacts three mothers and two spouses.

[4]State-level estimates based on authors' calculations from the 2019 American Communities Survey (ACS).

[5]Differences in needs-adjusted income for shared versus sole placement are more pronounced than differences for total income because of the larger household sizes among the sole placement group (3.53 vs 3.25, not shown).

homeowners, 31% report retirement savings, and 69% have an employer or union-provided pension, and around one-quarter (26%) report having stocks, bonds, cd's, or mutual funds. As a point of comparison, an estimated 68% of all Wisconsin households with children were homeowners in 2019.[6] Shared placement mothers fare significantly better than their sole placement counterparts on all of these measures other than home ownership, where the two groups are similar.

Table 3: Mothers' Assets 6–10 Years After Divorce, Overall and By Current Placement

	Overall	Sole	Shared	
N	392	173	219	
Liquid Assets ($)				
Mean	41275	24130	55413	***
	(5769.18)	(4669.7)	(9617.72)	
1st quartile	3000	2000	4000	
Median	8000	6000	10000	
3rd quartile	30000	17000	50000	
Home Ownership (%)	58.22%	56.72%	59.46%	
Retirement Savings (%)	31.38%	26.95%	34.98%	*
Pension (%)	68.75%	62.88%	73.54%	**
Retirement Savings and/or Pension (%)	72.14%	65.43%	77.67%	***
Any Stocks/Bond/Mutual Funds (%)	26.40%	21.47%	30.54%	**

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

Subjective Well-Being Measures

Table 4 looks at subjective well-being measures. Collectively, these measures capture four dimensions of financial well-being: capacity to meet basic needs, capacity to absorb a financial shock, control over day-to-day finances, and overall financial satisfaction.

[6]State-level estimates based on authors' calculations from the 2019 ACS.

Table 4: Mothers' Subjective Financial Well-Being 6–10 Years After Divorce, Overall and By Current Placement

	Overall	Sole	Shared	
N	392	173	219	
Food Hardship in Past Year				
Didn't always have money for food	8.39%	10.94%	6.30%	*
Always had money to buy food	91.61%	89.06%	93.70%	*
Score 0–4 (mean)	3.77	3.68	3.84	*
	(.04)	(.07)	(.04)	
Confidence in Covering $400 Emergency				
None	6.72%	8.40%	5.34%	
A little	5.99%	9.99%	2.70%	***
Somewhat	13.26%	13.57%	13.01%	
Very/extremely	74.03%	68.03%	78.96%	**
Score 0–4 (mean)	3.03	2.84	3.18	***
	(.06)	(.1)	(.07)	
Difficulty Covering Expenses and Paying Bills				
Very/extremely	13.13%	12.98%	13.26%	
Somewhat	25.74%	31.68%	20.86%	**
A little	22.31%	22.72%	21.97%	
None	38.82%	32.63%	43.91%	**
Score 0–4 (mean)	2.83	2.73	2.92	
	(.06)	(.08)	(.08)	
Financial Satisfaction				
Not at all	15.72%	14.31%	16.88%	
A little	20.86%	21.38%	20.42%	
Somewhat	35.42%	39.13%	32.37%	
Very/extremely	28.01%	25.19%	30.33%	
Score 0–4 (mean)	1.82	1.81	1.82	
	(.06)	(.08)	(.08)	
Composite Financial Well-Being (0–16)				
Mean	11.44	11.06	11.76	**
	(.17)	(.25)	(.22)	

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

Specific measures include food hardship, confidence in ability to cover a $400 emergency expense, difficulty in keeping up with bills and expenses, and overall satisfaction with financial circumstances. For each, we show the distribution of responses (ordered from lower to higher well-being) as well as the mean score from 0–4, where 4 denotes the highest well-being (e.g., no food hardship, extremely confident in covering an emergency expense, no difficulty in keeping up with bills, and extremely satisfied with financial circumstances). We also

report on a composite measure derived by summing the four components, to characterize overall subjective financial well-being.

Subjective financial well-being is higher for the indicators that capture critical needs (i.e., food, handling an emergency expense), lower for ability to cover expenses in a typical month, and lowest for overall financial satisfaction. Eight percent of mothers report lacking money for food at some point in the past year. Thirteen percent report no more than a little confidence that they could cover a $400 emergency, with almost three-quarters very or extremely confident (their mean score of 3 indicates on average they were very confident). Thirteen percent find it very or extremely difficult to meet expenses and pay bills month to month while 26% find it somewhat difficult and 61% find it no more than a little difficult; their mean score of 2.8 puts them between 'a little' and 'somewhat' difficult. Thirty-seven percent of mothers are no more than a little satisfied with their financial situation, with only 28% very or extremely satisfied; their mean score of 1.8 falls between a little and somewhat satisfied. While mothers with shared placement reported higher well-being scores and/or lower incidence of low well-being on the first three measures, there was virtually no difference between the groups regarding financial satisfaction, and a small though statistically significant difference (11.8 vs 11.1 on a 16-point scale) in overall financial well-being.

As reference points for thinking about these numbers, available national and state data on similar measures are helpful. Regarding food hardships, between 2015 and 2019, 5.1% of all Wisconsin households with children reported 'food insufficiency' over the past year—indicating their household sometimes didn't have enough food—lower than the 8% who reported lacking money for food using the similar but not identical question in our survey.[7] According to the

[7]Authors' calculations from the 2015-2019 Current Population Survey Food Security Supplements.

Federal Reserve's 2019 Survey of Household Economics and Decisionmaking (SHED), 12% of adults nationwide (not limited to those with children) said they would not be able to pay for a $400 emergency expense right now (Grover 2021), very similar to the 13% in our sample who are no more than a little confident they could cover such an expense.[8] In 2017, national survey data from the Consumer Financial Protection Bureau (CFPB) shows that 49% of adults in all households with children reported no difficulty covering expenses and bills, 40% somewhat difficult, and 11% found it very difficult;[9] the analogous rates in our data are 39%, 48%, and 13%, respectively, suggesting somewhat more difficulty in our sample but similar rates at the most severe threshold. Data from the Financial Industry Regulatory Authority in 2018 show 31% of adults overall were very or extremely satisfied with their financial circumstances, similar to the 28% in our sample (Lin et al., 2022).

Economic Well-Being by Marital Status

As shown in the next tables, economic well-being varies greatly between remarried and unmarried mothers. Remarried mothers report higher earnings than their unmarried counterparts (roughly $62,000 compared to $49,000), and spouses' earnings add another $65,000 (Table 5). Total incomes are dramatically higher for remarried mothers versus their unmarried counterparts (roughly $132,000 compared to $55,000), as are income-to-poverty ratios. Estimated poverty rates are starkly lower: 3.9% as compared to 13.8%. Married mothers also fare better in several key asset categories (Table 6): They report significantly higher liquid assets (roughly $61,000 compared to $32,000) and home ownership rates (79% versus 48%), and are more likely to own

[8]The questions differ in the two surveys. Our survey asks about respondents' level of confidence in covering a $400 emergency, whereas the SHED asks households how they would cover the expense, where 'I couldn't pay it right now' is one of the options.

[9]Authors' calculations from the 2017 CFPB Financial Well-being Survey

stocks, bonds, or mutual funds, though their rates of retirement savings and pensions don't differ significantly. Finally, the groups also differ across almost most subjective financial well-being measures (Table 7). Remarried mothers have higher confidence in covering an emergency expense, less difficulty in keeping up with bills, higher financial satisfaction and consequently, higher composite financial well-being scores. The pattern of results clearly highlights that remarriage, for many mothers, plays a vital role in economic well-being after divorce.

Table 5: Mother's Income 6–10 Years After Divorce, by Current Marital Status

	Married	Unmarried	
N	392	135	
Mother Earnings			
Mean ($)	62237	48813	***
	(4608.4)	(2168.92)	
Median ($)	52000	45000	
% positive	95.11%	95.87%	
Mean when positive ($)	65434	50916	***
	(4661.17)	(2165.03)	
Spouse Earnings			
Mean ($)	65321	0	***
	(4170.1)	(0)	
Median ($)	60000	0	
% positive	94.54%	0.00%	***
Mean when positive ($)	67108		
	(4165.02)		
Disability Income			
Mean ($)	101	610	**
	(89.76)	(162.2)	
Median ($)	0	0	
% positive	2.48%	6.98%	*
Mean when positive ($)	4052	8740	
	(3024.97)	(1262.19)	
Mean ($)	211	596	***
	(85.28)	(93.55)	
Median ($)	0	0	
% positive	6.93%	20.18%	***
Mean when positive ($)	3044	2953	
	(777.77)	(274.39)	
Net Child Support			
Mean ($)	4208	5379	
	(638.39)	(505.8)	
Median ($)	2508	2922	
Any support received	61.28%	68.17%	
Mean when positive ($)	7343	7980	
Total Income			
Mean ($)	131886	54807	***
	(7372.33)	(2135.17)	
Median ($)	112000	51607	
Income-to-Poverty Ratios			
Mean	4.86	2.81	***
	(.28)	(.12)	
% poor	3.92%	13.84%	***

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. All income components are for 2019. Earnings and disability income are from survey responses; child support is from administrative records. Total income, income-to-poverty ratios, and poverty rates are based on own and spousal earnings, net child support, and disability income. Mothers' and spouses' earnings are topcoded at $250000. Asterisks denote significant differences between respondent groups.
*p<0.1, **p<.05, ***p<.01.

Table 6: Mothers' Assets 6–10 Years After Divorce, By Current Marital Status

	Married	Unmarried	
N	135	257	
Liquid Assets ($)			
Mean	60637	31629	**
	(12438.06)	(5902)	
1st quartile	5000	3000	
Median	15000	6000	
3rd quartile	50000	20000	
Home Ownership	79.07%	47.67%	***
Retirement Savings	36.13%	29.03%	
Pension	71.22%	67.50%	
Retirement Savings and/or Pension	73.28%	71.57%	
Any Stocks/Bond/Mutual Funds	34.57%	22.31%	***

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

Table 7: Mothers' Subjective Financial Well-Being 6–10 Years After Divorce, By Current Marital Status

	Married	Unmarried	
N	135	257	
Food Hardship in Past Year			
Didn't have money for food	7.55%	8.82%	
Always had money to buy food	92.45%	91.18%	
Score 0–4 (mean)	3.79	3.76	
	(.07)	(.05)	
Confidence in Covering $400 Emergency			
None	3.25%	8.47%	*
A little	6.51%	5.72%	
Somewhat	11.32%	14.25%	
Very/extremely	78.92%	71.55%	
Score 0–4 (mean)	3.24	2.92	**
	(.09)	(.08)	
Difficulty Covering Expenses and Paying Bills			
Very/extremely	7.05%	16.21%	**
Somewhat	21.29%	27.99%	
A little	20.94%	23.00%	
None	50.71%	32.80%	***
Score 0–4 (mean)	3.13	2.68	***
	(.09)	(.07)	
Financial Satisfaction			
Not at all	9.50%	18.86%	**
A little	17.22%	22.70%	
Somewhat	32.84%	36.73%	
Very/extremely	40.45%	21.71%	***
Score 0–4 (mean)	2.13	1.66	***
	(.09)	(.07)	
Composite Financial Well-Being (0–16)			
Mean	12.28	11.02	***
	(.26)	(.21)	

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

We also benchmark selected results for our unmarried sample against a statewide sample of divorced mothers who are not remarried, drawn from the American Communities Survey (ACS), which provides some insight into how consistent our findings are with a broadly analogous population drawn from a large representative statewide sample. Results are quite well aligned: the median income of $51,607 in our sample is almost identical to the 2019 statewide median of $52,000 among divorced mothers who have not remarried in the ACS; the mean

income-to-poverty ratio of 2.81 is quite similar to the ACS mean of 2.75; the poverty rate of 13.8% in our sample is only slightly higher than the ACS rate of 12.3%; and the 48% of homeowners among the not-remarried divorced mothers in our sample is similar to the 43% rate in the ACS (authors' calculations from the ACS).[10]

Changes in Economic Well-Being Since Divorce

Whereas our primary focus is on understanding divorced mothers' current circumstances, we also look at how their economic well-being compares to prior to their divorce (Table 8). From the survey, we report mothers' survey reports of how their financial situation compares to when they were previously married. From the UI wage records, we look at changes in mothers' inflation-adjusted earnings from the year prior to her divorce petition to 2019.

Table 8: Changes in Mothers' Economic Well-Being Since Divorce, By Current Placement and Marital Status

	Overall	Sole	Shared		Married	Unmarried	
N	392	173	219		135	257	
Earnings Compared to Pre-Divorce							
Increased	58.76%	57.62%	59.69%		53.36%	61.55%	
Stayed about the same	15.80%	16.64%	15.11%		14.27%	16.59%	
Decrease	25.44%	25.75%	25.19%		32.37%	21.86%	**
Change in real earnings (mean $)	9517	7168	11429		5486	11599	*
	(1652.26)	(2419.38)	(2254.54)		(3344.63)	(1795.11)	
Average annual change in real earnings (mean $)	1356	1054	1602		787	1650	*
	(210.55)	(321.03)	(278.31)		(381.91)	(249.21)	
Financial Situation Compared to Pre-Divorce							
Better	57.96%	64.58%	52.49%	**	72.33%	50.65%	***
About the same	14.93%	11.83%	17.50%		15.18%	14.81%	
Worse	27.10%	23.59%	30.01%		12.50%	34.54%	***

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Earnings are based on administrative records from Unemployment Insurance. Financial situation is based on survey responses. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

[10]The ACS sample is not intended to be exactly comparable; however, comparing our sample of non-remarried divorced mothers 6-10 years after divorce to a cross section of all divorced (excluding remarried) mothers statewide is a way to ballpark our data against a broadly similar sample collected as part of a rigorous ongoing national survey process.

Across all mothers, over half (57%) have increased earnings since their divorce; 16% have earnings that are similar to pre-divorce earnings (within $1000 in cpi-adjusted earnings), and 26% have experienced a decline. These shares are substantively similar for shared and sole placement; mean changes are higher, but not significantly so, for the shared placement group. A larger share of remarried than single mothers show an earnings decline (33% vs 23%). Note that these are strictly measures of earnings; they don't adjust for changes in household size, or for spousal earnings.

Looking at self-reported financial situation as compared to pre-divorce, 58% of mothers report being better off, 15% about the same, and 27% worse. Mothers with sole placement are more likely to describe themselves as better off than pre-divorce than are those with shared placement, despite their consistently lower incomes and subjective well-being. The largest differences, though, are between remarried and unmarried mothers. Over three-quarters of remarried mothers feel their financial situation has improved, compared to half of unmarried mothers; only 12% feel their situation is worse, as do one-third of the unmarried group.

Child Support and Economic Well-Being

The remainder of our analyses explore the relationship between child support and economic well-being. We do this in three ways. First, we examine how much child support contributes to mothers' total income and how much it reduces pre-support poverty. Next, we examine the extent to which mothers with low subjective well-being receive the support they are owed. Finally, we estimate multivariate models assessing the extent to which child support is associated with reduced subjective financial hardship—and increased overall financial well-being—among mothers who are similar in terms of earnings, demographics, and other factors.

Child Support, Income, and Poverty

Table 9 summarizes the role of child support in contributing to household income, needs-adjusted income, and poverty rates; poverty rates before and after child support are also shown in Figure 1. Child support, on average, represents 10.4% of mothers' total income. It increases the income-to-poverty ratio of an average mother from 3.27 to 3.49, and reduces the estimated poverty rate from 13.8% before accounting for child support, to 10.5% once support is included—a reduction of over three percentage points, or about one-quarter (24.5%) of the baseline level. Among the two-thirds of mothers who receive at least some support (column 2), the impacts of child support are more apparent: Child support represents an average of 16% of total income; average income-to-poverty ratios increase from 2.88 to 3.24 among recipients, after accounting for child support; and child support cuts the estimated poverty rate by 5.5 percentage points, or 35% from the baseline level of 15.4%.

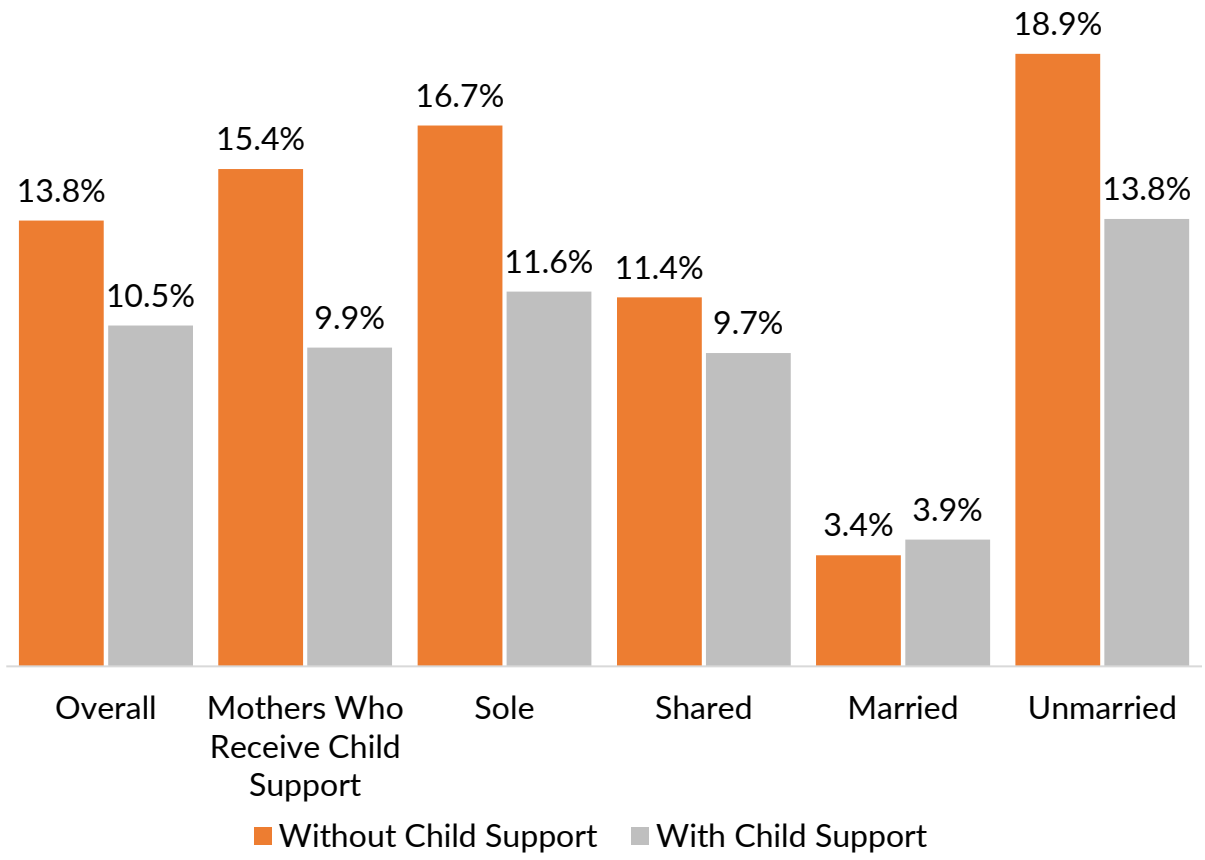
Child support's role is more pronounced for mothers with sole as compared to shared placement (columns 3–4), stemming from the larger support amounts and lower overall incomes among the sole placement group. Child support accounts for an average of 15% of income for mothers with sole placement, around twice that of the shared placement group. Poverty rates among sole placement mothers are also around five percentage points lower than they would be in the absence of any support (11.6% vs 16.7%, a reduction of around 30%). Child support has a smaller anti-poverty impact for mothers with shared placement, from 11.4% to 9.7%, or a 17% decline.

Table 9: Contributions of Child Support to Divorced Mothers' Economic Well-Being 6–10 Years After Divorce

	Overall	Child Support >0	Sole	Shared	Married	Unmarried
N	392	253	173	219	135	257
Net Child Support (Mean $)	4986	7772	6799	3495	4208	5379
	(398.66)	(525.86)	(631.8)	(487.77)	(638.39)	(505.8)
Child Support as Percent of Total Income (Mean)	10.42	15.70	14.53	7.02	4.55	13.38
	(.82)	(1.11)	(1.45)	(.85)	(.76)	(1.14)
Income-to-Poverty Ratio (Mean)	3.49	3.24	3.16	3.77	4.86	2.81
	(.13)	(.16)	(.18)	(.19)	(.28)	(.12)
Income-to-Poverty Ratio Pre Child Support (Mean)	3.27	2.88	2.85	3.60	4.71	2.55
	(.13)	(.16)	(.18)	(.19)	(.28)	(.12)
Percent Poor	10.54%	9.86%	11.59%	9.69%	3.92%	13.84%
Percent Poor Pre Child Support	13.79%	15.38%	16.73%	11.41%	3.44%	18.95%

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Incomes are for 2019. Income-to-poverty ratios and poverty rates are based on mothers' and spousal earnings and disability income from survey responses, and variously include or exclude net child support from administrative records. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

Figure 1: Percent Poor with and without Child Support Included in Income



Notes: Income includes mothers' earnings, spousal earnings, disability income, and net child support. N's are 392 for overall sample, 253 for mothers receiving child support, 173 for sole placement, 219 for shared placement, 135 for remarried, and 257 for unmarried.

Child support also plays a larger role for unmarried as compared to married mothers, even though the amount of support is fairly similar for both groups ($5379 and $4208, respectively). Child support averages 13% of income for unmarried mothers and around 5% for married. It also reduces the estimated poverty rate from around 19% to 14% among unmarried mothers, with almost no impact on the already-low rate for married mothers.[11]

[11]In fact, child support technically increases the poverty rate of married mothers (though not significantly or substantively), because of one mother who is a net payer vs receiver of child support.

Child Support Orders and Compliance

To gain additional insight into the role of child support, we look at the extent to which mothers have legal support orders in place, and the degree of compliance with those orders (Table 10). We assign all mothers to one of 5 categories: no support order (32%), mother owes support to father (3%), father owes support but pays nothing (7%), father pays up to 95% of the order (15%), and father pays at least 95% of the order (44%) (which we classify as paid in full). Among those couples for whom the father owes something, the mean compliance rate is .81. Compliance overall is high, with most mothers who are owed support receiving the full amount; and the large majority of mothers who don't receive support are not owed any.

We also show this information separately for mothers with shared and sole placement. Here, one primary takeaway is the much higher rate of no-orders in the shared placement group (45% vs 15%). Additionally, 5% of the shared placement mothers owe support to the father. Among couples for whom the father owes something, mean compliance is .9 and .75 for shared and sole placement couples, respectively. This pattern is consistent with past work finding lower prevalence of orders among shared-placement couples, but higher compliance when an order is in place.

To the extent mothers receive less than what is owed, there exists at least the potential that improved compliance could play a larger role in improving well-being. Across the four subjective financial well-being measures, fewer than half of the mothers reporting low well-being had unpaid support over the past year (either partial or no payment)—from a high of 45% of mothers reporting food hardships, to one-third of those with low confidence in being able to meet an emergency expense, to around one-quarter of those who found it difficult to pay bills or who reported low financial satisfaction. The remainder either already received all that they were owed, or had no order in place.

Table 10: Child Support Orders and Compliance 6–10 Years After Divorce

	No Order	Mother Owes	No Payment	Partial Payment (<95%)	Full Payment (>=95%)	Mean Compliance
N	130	11	23	58	170	262
Overall	31.70%	2.79%	6.78%	14.82%	43.92%	0.81 (.02)
Sole	15.16%	0.63%	11.65%	22.96%	49.60%	0.75 (.03)
Shared	45.28%	4.56%	2.77%	8.14%	39.24%	0.90 (.02)
Married	30.15%	5.50%	6.66%	17.76%	39.92%	0.79 (.04)
Unmarried	32.48%	1.41%	6.84%	13.33%	45.93%	0.83 (.03)
Low Well-Being						
Food hardship	13.68%	4.41%	15.48%	29.22%	37.22%	0.65 (.08)
Confidence in covering $400 emergency	17.68%	2.91%	9.85%	23.34%	46.22%	0.77 (.06)
Difficulty paying bills	25.58%	1.94%	8.17%	18.95%	45.35%	0.77 (.04)
Financial situation	29.75%	1.54%	6.89%	17.20%	44.62%	0.81 (.03)

Notes: Results are weighted to adjust for different sampling rates across counties and cohorts. Information on orders, payments and compliance is from administrative records for 2019. Asterisks denote significant differences between respondent groups. *p<0.1, **p<.05, ***p<.01.

Multivariate Analyses of Subjective Economic Well-Being

Finally, we estimate regression models to examine the relationship between child support and subjective well-being. As described, we estimate a logistic regression for each of the four dichotomized well-being measures, and an OLS regression of the composite financial well-being score. The analyses assess the extent to which child support is associated with various economic well-being indicators, net of a range of factors typically linked to economic well-being. We control for the amount of child support received, as well as compliance indicators to assess whether there is any further benefit of compliance above and beyond the dollar amount of support, differentiating mothers who receive less than half of support owed, 50–95%, and all support owed; we also include a dummy variable for mothers not owed support. Other variables are as described previously.

Table 11 summarizes the child support and selected other coefficients from all 10 models. The first four columns include odds ratios for logit models of dichotomous well-being measures, scaled such that models are predicting poor outcomes: not having enough money for food during the past year; low confidence in ability to meet a $400 emergency expense; finding it at least somewhat difficult to meet expenses in a typical month; and being no more than a little satisfied with one's financial circumstances. Odds ratios larger than one denote increased odds of hardship associated with the variable; odds ratios between 0 and 1 denote reduced odds of hardship. The final column includes OLS coefficients for a model of the composite financial well-being score, where higher scores represent higher well-being. Here, positive coefficients denote increased well-being, and negative coefficients denote decreased well-being.

Table 11: Selected Coefficients from Financial Hardship and Financial Well-Being Regressions

	(1) Food Hardship	(2) Difficulty Covering $400 Emergency	(3) Difficulty Paying Bills	(4) Low Financial Satisfaction	(5) Subjective Well-Being
Child support receipts, in thousands	0.857**	0.905**	1.001	0.994	0.0238
	(-2.16)	(-2.17)	(0.05)	(-0.31)	(0.0198)
Father pays 50–95%	0.652	2.367	0.203**	0.847	0.962
	(-0.42)	(1.08)	(-2.55)	(-0.28)	(0.669)
Father pays > 95%	0.851	2.775	0.288**	0.727	0.560
	(-0.20)	(1.55)	(-2.34)	(-0.63)	(0.519)
Shared Placement	0.713	0.301***	1.000	1.383	0.0545
	(-0.67)	(-2.85)	(-0.00)	(1.10)	(0.305)
Lives with partner	0.193**	0.327*	0.504	0.458**	1.044***
	(-2.35)	(-1.79)	(-1.58)	(-2.16)	(0.399)
Married	1.955	1.548	3.155*	1.334	-0.931
	(0.89)	(0.61)	(1.80)	(0.55)	(0.585)
Spousal earnings in thousands	0.970**	0.975*	0.963***	0.986*	0.0347***
	(-2.19)	(-1.79)	(-3.36)	(-1.74)	(0.00838)
Mother earnings in thousands	0.983	0.999	0.979***	0.983**	0.0280***
	(-1.47)	(-0.12)	(-3.03)	(-2.57)	(0.00537)
Observations	**381**	**381**	**381**	**381**	**384**

Notes: Columns (1)–(4) show odds ratios and z statistics from logistic regressions of low well-being; column (5) shows coefficients and standard errors from OLS regression of composite financial well-being score (high scores denote higher well-being). Models also include controls for home ownership, any earnings, any child support owed, number of minor children in household, any adult children in household, any other adults (not yet counted) in household, health status, disability, mothers' age, education, race/ethnicity. Results are weighted to account for different sampling percentages across counties. * p < 0.10, ** p < 0.05, *** p < 0.0

Higher dollar amounts of child support are associated with significantly lower odds of food hardship in the past year, and lower odds of low confidence in handling an emergency expense. Receiving most or all of the support owed, though not the amount of support itself, is strongly associated with less difficulty in meeting expenses and paying bills, perhaps because the predictability of income is important. Neither the amount of support nor the degree of compliance is associated with financial satisfaction or with the composite well-being measure.

Taken together, this pattern of results suggests that receiving more support helps to lower the risk of the more severe financial hardships, but has no relation to keeping up with routine expenses nor with broader financial satisfaction; whereas getting what one is owed, more so than the amount, is beneficial in staying on top of routine expenses. Excluding child support

compliance from the model has no substantive impact on the relationship between child support amount and any of the outcomes; the amount of support continues to be associated with lower risk of hardships on the first two measures, with or without further controls for compliance (not shown).[12]

Mothers with shared placement are significantly more confident in their ability to cover an emergency expense, compared to otherwise-similar mothers with sole placement; placement has no significant association with any of the other measures. Because the model explicitly controls for several mechanisms through which shared placement could impact well-being (e.g., earnings, child support receipt, repartnering), the shared placement coefficient is intended to more narrowly capture differences associated with differential responsibility for direct costs of children, rather than the full range of ways shared placement could influence economic well-being.

Repartnering, either through remarriage (captured by amount of spouses' earnings) or cohabitation (captured by a dummy variable), is strongly associated with subjective well-being across measures. Higher spousal earnings are significantly associated with declines in all four of the hardship indicators (Table 11, columns 1–4) and improvements in overall financial well-being (column 5); the magnitude of the link between spousal earnings and the various outcomes is quite similar to that for mothers' own earnings, though spousal earnings seem even more important than own earnings for the composite well-being measure. The remarriage dummy coefficient is positive and marginally significant for difficulty paying bills, suggesting that while more earnings from a spouse is beneficial, the presence of a spouse itself is associated with more

[12]We also experimented with measuring child support receipts in the 12 months preceding the survey rather than 2019, which more tightly aligns to the reference period for the subjective wellbeing measures. Results are substantively unchanged. We prefer the 2019 measure because it is parallel to the survey-reported earnings period. In practice, it makes no difference.

hardship, which would be consistent with higher expenses. Cohabiting, captured only by a dummy variable, is significantly associated with reduced hardship and higher well-being.[13]

The full models from Table 11 are shown in the appendix (Appendix Table 1). In addition to the variables already discussed, a range of factors are associated with financial well-being. Focusing on the composite score, disability has a strong negative link to financial well-being, while health (coded 1 to 5) has a strong positive association. The amount of disability income is linked to improved well-being, with coefficients considerably larger than for other income sources. Home ownership is positively associated with financial well-being. Having more children in the home is linked to lower financial well-being among otherwise similar mothers, presumably reflecting their additional costs. Older mothers also report lower financial well-being than otherwise-similar younger mothers. Most of these factors are also associated with one or more of the individual hardship measures. Neither education nor race and ethnicity are linked to overall financial well-being, after controlling for income and other factors that correlate strongly with these attributes, though they have some significant associations in individual hardship models.

Finally, as a sensitivity test, we added controls for mothers' liquid assets, including dummy variables denoting mothers with assets from $2500–$7000, $7000–$30,000, and over $30,000; these correspond roughly to quartiles of the distribution. On the one hand, assets are conceptually important to the various components of financial well-being; they presumably make it easier to cover basic needs, withstand emergencies, and may improve overall financial satisfaction. At the same time, endogeneity is a concern, as inability to cover emergency or

[13]When we take out the spouse earnings variable such that remarriage and cohabitation are handled in the same fashion, remarriage is linked to reduced hardship and improved overall financial well-being;

ongoing expenses out of current income may lead to drawing down assets. And, low income from earnings and child support would likely inhibit ability to build up savings. When we add assets to our full models (Appendix Table 2), the substantive findings for child support across models are unchanged, as are the substantive associations for other variables. Liquid assets are strong predictors of economic well-being although, as discussed above, economic well-being also influences the ability to accrue assets.

SUMMARY, DISCUSSION, AND IMPLICATIONS

This report has examined the economic circumstances of divorced Wisconsin mothers 6–10 years after divorce, with particular attention paid to the role of child support. Contributions of this work stem from the use of a substantially longer follow-up period than in our past Wisconsin work; the use of both objective and subjective measures of economic well-being; and attention to how circumstances vary among mothers who differ in their children's legal placement arrangements and in current marital status. We capitalize on a recent survey of divorced parents (Vogel 2021), which provides information on economic circumstances, repartnering, and children's current legal placement arrangements, all of which expand the scope of what we know about divorced parents beyond what is available in the administrative data which we typically rely on for work in this area.

Using income measures derived from survey reports and child support records, we find, not surprisingly, that previously-divorced mothers are worse off economically than ACS-derived estimates of Wisconsin households with children overall, with lower mean and median incomes and needs-adjusted incomes, and modestly higher poverty rates. We also looked at subjective measures of financial well-being that capture capacity to meet basic needs, capacity to absorb a financial shock, control over day-to-day finances, and overall financial satisfaction. Comparing

subjective financial well-being to meaningful reference groups is less straightforward because questions are not asked in uniform ways, and available reference groups vary across measures. Generally speaking, financial well-being of mothers in our sample ranges from somewhat lower to broadly similar to that of available reference groups, with mothers in our sample faring somewhat worse than overall Wisconsin households with children in terms of food hardships and somewhat worse than households with children nationwide in ability to keep up with bills, but similar to all adults nationwide in terms of capacity to cover an emergency expense and overall financial satisfaction. It is also notable that mothers are far more likely to describe their financial circumstances as better than worse compared to prior to their divorce, suggesting that the short and medium-term economic upheavals from divorce may moderate in conjunction with longer-term adaptations such as increases in earnings—which averaged over $9000 in 2019 dollars according to administrative data—and repartnering, with one-third of mothers remarried and another 14% living with a partner.

An important focus of this work was on understanding the role of child support with regard to divorced mothers' economic well-being. To that end, our findings shed new light on the longer-term role of child support as part of divorced mothers' income package as well as the association between child support and mothers' subjective financial well-being. Regarding the former, child support represents 10.5% of mothers' income, and 16% for those who receive some support—numbers that are broadly in line with other recent work nationally (e.g., Tach & Eads 2015; Cuesta & Meyer, 2018).[14]

[14]For instance, this is somewhat higher than the 5.4% Tach & Eads (2015) found in the initial post-divorce year for mothers divorcing nationwide during the 2000's, though they include more comprehensive sources including SNAP and imputed tax credits, and focus on outcomes much more proximate to the divorce. Our estimate of 16% of household income among mothers who receive support is only moderately higher than the 11.9% Cuesta & Meyer (2018) document among all child support recipients nationwide in 2013.

The role of child support for the most vulnerable is of particular interest. Child support reduces estimated poverty rates in our sample by 3.3 percentage points, or by about one-quarter. It plays a larger role for sole versus shared placement mothers, as a share of income and in anti-poverty impact, both because the former are more likely to receive it and receive more when they receive any, and also because their own earnings are less, making child support more vital. It is likewise more important for single versus remarried mothers, largely due to the lack of a second earner for the former. The anti-poverty impact is, however, considerably lower than documented among newly-divorced mothers in Wisconsin in the late 1980's to early 1990's (Bartfeld, 1997). This is consistent with increases in mothers' earnings in the past two decades, differences in the role of child support in the context of widespread shared placement, and the focus on a much longer post-divorce interval that allows for and captures increases in mothers' own earnings and gains from remarriage, all of which serve to lessen the centrality of child support for some mothers.

Child support is likewise associated with improved subjective financial well-being, though not with all measures. Receiving more support is associated with lower risk of the more severe financial hardships, but has no significant association with keeping up with routine expenses nor with broader financial satisfaction. On the other hand, getting most or all of what one is owed, as distinct from the amount, is beneficial in staying on top of routine expenses. This pattern of results suggests that child support provides concrete resources that play a vital role in avoiding more serious hardships for the most vulnerable mothers, while predictability of receipts may help with ongoing challenges in making ends meet. This is consistent with the broader literature highlighting the regularity of child support as a critical dimension.

With regard to compliance, we found mothers already receive the large majority of support they are owed. With the exception of mothers reporting food hardship, for whom compliance rates are modestly lower than among the sample as a whole, compliance is no more a problem among mothers with low well-being than among the overall sample. The biggest gap in support appears to be the one-third of mothers without orders at all, largely due to almost half of shared placement mothers having no order, though in at least some cases this could be an outcome consistent with the shared placement support guidelines.

A final focus of our work was on documenting differences both by placement arrangements and repartnering, as the specifics of household circumstances have potentially major implications for both resources and needs. Our descriptive results found that mothers with shared placement of their child(ren) fare consistently better than those with sole placement across most income-based, asset-based, and subjective measures. This pattern is consistent with a range of other work in Wisconsin relying solely on administrative records and a shorter time horizon (e.g., Bartfeld and Chanda 2020). Of course, the observed differences in well-being are not solely attributable to placement per se (and perhaps not attributable at all), as mothers with shared placement earned more than their sole placement counterparts even prior to divorce and thus entered divorce on a stronger economic footing. Higher economic well-being notwithstanding, mothers with shared placement are less likely than those with sole placement to describe their financial circumstances as better than before their divorce. Over a shorter horizon (1–4 years), and not accounting for repartnering, past work has shown that while shared placement mothers fare better after divorce than sole placement mothers—consistent with what we see here—they also fall farther from where they started due to their smaller share of household income pre-divorce (Bartfeld and Chanda 2020). Our current findings suggest that,

based on mothers' own assessments, differential changes in well-being for mothers with shared and sole placement remain evident even many years after the divorce.

Our multivariate analyses look more narrowly at differences by placement. We assess differences in subjective well-being among mothers who are similar in many dimensions including earnings, child support, and spousal contributions, each of which itself is a potential route through which placement could have an impact. For the most part we see little remaining difference by placement, other than significantly higher confidence in capacity to absorb an emergency expense. One explanation is that the reduced costs of children in the context of shared placement, and the explicit sharing of child responsibilities with the other parent, provide mothers with greater capacity to handle an unexpected financial shock.

In terms of repartnering, remarried mothers fared strikingly better than unmarried mothers across objective and subjective measures. Their own earnings are higher, but the main driver is the extra income from a spouse, resulting in sharply higher income-to-poverty ratios and lower poverty rates. Consistent with these differences, married mothers fared better on all subjective financial well-being measures. Multivariate analyses also confirm that this operates via the amount of spousal earnings; the association between spousal earnings and all the subjective well-being measures—including composite well-being score—is significant and at least as large as that for respondents' own earnings. Furthermore, remarried mothers were over 20 percentage points more likely to report improved circumstances relative to before their divorce, and similarly less likely to report a decline in financial circumstances, compared to unmarried mothers. Our results also indicate that cohabitation is linked to better subjective well-being across almost all measures, though we only could capture an aggregate association and could not tease out the role of partners' earnings due to lack of that information in our data.

Overall, our findings affirm the importance of repartnering as one of the predominant paths through which women recover from the economic impact of divorce.

There are, of course, limitations to the work reported here. The sample sizes from the survey are relatively small, which limits our power to detect associations. The earnings measure, while broader than the administrative measure, is nonetheless not likely precise. We also lack information on earnings of cohabiting partners. Additionally, while we have attempted to frame our descriptive findings of mothers' financial well-being in the context of relevant reference groups, differences in how income and subjective financial well-being are measured and reported across surveys mean these comparisons are more useful as broad context for thinking about our findings than as formal comparisons. Finally, most surveys were collected during the COVID-19 pandemic, and that may impact generalizability to other periods.

Limitations notwithstanding, our work has several implications for policymakers in the child support area. Most broadly, our findings affirm the relevance of child support to divorced mothers' longer-term economic well-being. Even as we document higher earned income for divorced mothers than we have captured in past work, we find clear evidence that child support is an important component of their total income, that it has large impacts on estimated poverty rates, and that it is associated with reductions in subjective financial hardships after controlling for other income and a range of other factors. Furthermore, our finding of overall high child support compliance many years after divorce affirms the overall effectiveness of the child support system in collecting support that is owed, even as room for improvement remains. On the other hand, the relatively large share of shared placement mothers with no support order, together with evidence affirming the importance of child support to divorced mothers, suggests that additional attention to these kinds of cases may be warranted, to ensure that child support is

handled in ways that best meet the needs of all parties. A substantive assessment of this issue would involve explicitly attending to the circumstances of both parents.

Our work also has implications for researchers. One example involves the role of placement as it pertains to mothers' subjective financial well-being. While this report focuses by design on how current circumstances including child support, earnings, and other factors are associated with mothers' subjective well-being, extensions of this work could explicitly assess placement impacts that operate via earnings, child support, and/or repartnering. These impacts would not be captured in the current study. Additionally, future work would benefit from explicit attention to economic well-being of fathers, as divorce and child support have critical implications for them as well. The survey data used in this report would support an explicit focus on of the circumstance of mothers and fathers with shared placement, and that would be a valuable extension. Finally, while our focus here was not on a formal assessment of the relative merits of survey versus administrative earnings data, the discrepancy between the sources—most importantly, mothers' reports of earnings even when no such evidence is available in the UI-based records—highlights the importance of caution in how lack of earnings are interpreted in the latter, and suggests that more rigorous efforts to explore the potential roots of differences between survey and administrative sources could be valuable.

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Appendix Table 1. Financial Hardship and Financial Well-Being Regressions

	(1) Food Hardship	(2) Difficulty Covering $400 Emergency	(3) Difficulty Paying Bills	(4) Low Financial Satisfaction	(5) Subjective Well-Being
Child Support Receipts, in Thousands	0.857**	0.905**	1.001	0.994	0.0238
	(-2.16)	(-2.17)	(0.05)	(-0.31)	(0.0198)
Not Owed Any CS	0.171**	0.613	0.236***	0.749	1.111**
	(-2.37)	(-0.74)	(-2.73)	(-0.57)	(0.534)
Father Pays 50–95%	0.652	2.367	0.203**	0.847	0.962
	(-0.42)	(1.08)	(-2.55)	(-0.28)	(0.669)
Father Pays > 95%	0.851	2.775	0.288**	0.727	0.560
	(-0.20)	(1.55)	(-2.34)	(-0.63)	(0.519)
Mother Earnings in Thousands	0.983	0.999	0.979***	0.983**	0.0280***
	(-1.47)	(-0.12)	(-3.03)	(-2.57)	(0.00537)
Spousal Earnings in Thousands	0.970**	0.975*	0.963***	0.986*	0.0347***
	(-2.19)	(-1.79)	(-3.36)	(-1.74)	(0.00838)
Disability Income, in Thousands	0.911	0.846**	0.956	0.895	0.239***
	(-1.36)	(-2.19)	(-0.61)	(-1.39)	(0.0788)
Home Ownership	1.105	0.466*	0.503**	0.350***	1.013***
	(0.20)	(-1.75)	(-2.18)	(-3.62)	(0.325)
Any Earnings	0.999	0.602	1.069	2.483	-0.716
	(-0.00)	(-0.63)	(0.10)	(1.29)	(0.810)
Lives with Partner	0.193**	0.327*	0.504	0.458**	1.044***
	(-2.35)	(-1.79)	(-1.58)	(-2.16)	(0.399)
Married	1.955	1.548	3.155*	1.334	-0.931
	(0.89)	(0.61)	(1.80)	(0.55)	(0.585)
Number of Own Minor Children and Stepchildren in HH					
2	3.174*	1.932	2.192**	1.330	-0.604*
	(1.84)	(1.17)	(2.19)	(0.86)	(0.353)
3+	4.155**	1.791	2.379**	1.368	-0.771*
	(2.24)	(1.02)	(2.13)	(0.80)	(0.406)
Adult Children in HH	1.086	1.325	1.266	1.041	0.0127
	(0.13)	(0.42)	(0.50)	(0.10)	(0.450)
Any Other Adult in HH	1.657	0.794	1.561	1.095	-0.415
	(0.99)	(-0.40)	(1.19)	(0.25)	(0.387)
Shared Placement	0.713	0.301***	1.000	1.383	0.0545
	(-0.67)	(-2.85)	(-0.00)	(1.10)	(0.305)
Health	0.658	0.622*	0.756*	0.747*	0.501***
	(-1.62)	(-1.93)	(-1.77)	(-1.94)	(0.167)

	(1) Food Hardship	(2) Difficulty Covering $400 Emergency	(3) Difficulty Paying Bills	(4) Low Financial Satisfaction	(5) Subjective Well-Being
Disability	5.251***	11.70***	6.293***	2.576	-3.927***
	(2.80)	(3.99)	(3.25)	(1.49)	(0.816)
Respondent's Age	0.981	1.047	1.051*	1.046	-0.0716**
	(-0.41)	(1.15)	(1.65)	(1.64)	(0.0310)
Education Level					
Some college or associate	0.684	0.535	1.932	1.772	0.0656
degree	(-0.77)	(-1.28)	(1.51)	(1.37)	(0.499)
4-year college or higher	0.362	0.157***	2.043	3.133**	0.269
	(-1.36)	(-2.90)	(1.46)	(2.36)	(0.507)
Race/Ethnicity					
Hispanic	1.522	0.652	0.282**	1.166	0.758
	(0.56)	(-0.62)	(-2.17)	(0.26)	(0.627)
Non-Hispanic black	0.298	0.281	1.139	0.649	0.900
	(-1.30)	(-1.22)	(0.21)	(-0.71)	(0.671)
Constant	3.861	0.770	1.011	0.227	10.45***
	(0.54)	(-0.13)	(0.01)	(-1.02)	(1.645)
Observations	**381**	**381**	**381**	**381**	**384**

Notes: Columns (1)-(4) show odds ratios and z statistics from logistic regressions of low well-being; column (5) shows coefficients and standard errors from OLS regression of composite financial well-being score (high scores denote higher well-being). * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.

Appendix Table 2. Financial Hardship and Financial Well-Being Regressions with Assets

	(1) Food Hardship	(2) Difficulty Covering $400 Emergency	(3) Difficulty Paying Bills	(4) Low Financial Satisfaction	(5) Subjective Well-Being
Child Support Receipts, in Thousands	0.869**	0.909**	1.005	1.001	0.0234
	(-2.11)	(-2.12)	(0.23)	(0.06)	(0.0190)
Not Owed any CS	0.190**	0.855	0.263**	0.792	0.899*
	(-2.19)	(-0.24)	(-2.44)	(-0.44)	(0.543)
Father Pays 50–95%	0.910	4.078*	0.277**	1.133	0.440
	(-0.09)	(1.68)	(-1.99)	(0.21)	(0.689)
Father Pays > 95%	0.956	3.958**	0.338*	0.778	0.222
	(-0.06)	(2.09)	(-1.94)	(-0.49)	(0.521)
Mother Earnings in Thousands	0.986	1.005	0.983**	0.987*	0.0213***
	(-1.25)	(0.42)	(-2.49)	(-1.90)	(0.00498)
Spousal Earnings in Thousands	0.969**	0.971**	0.965***	0.990	0.0283***
	(-2.15)	(-2.12)	(-2.96)	(-1.14)	(0.00883)
Disability Income, in Thousands	0.907	0.837**	0.971	0.889	0.235***
	(-1.40)	(-2.08)	(-0.32)	(-1.46)	(0.0829)
Home Ownership	1.231	0.541	0.612	0.408***	0.692**
	(0.40)	(-1.29)	(-1.50)	(-2.90)	(0.321)
Any Earnings	0.798	0.424	1.075	2.235	-0.546
	(-0.22)	(-1.14)	(0.10)	(1.20)	(0.790)
Lives with Partner	0.204**	0.345	0.505	0.435**	1.046***
	(-2.29)	(-1.61)	(-1.60)	(-2.30)	(0.384)
Married	2.139	1.828	2.788	1.153	-0.683
	(1.00)	(0.90)	(1.57)	(0.26)	(0.576)
Number of Own Minor Children and Stepchildren in HH					
2	2.568	1.643	1.997*	1.184	-0.381
	(1.40)	(0.87)	(1.89)	(0.49)	(0.330)
3+	3.862**	1.467	2.137*	1.264	-0.572
	(1.97)	(0.67)	(1.79)	(0.55)	(0.395)
Adult Children in HH	0.970	1.234	1.270	0.970	0.0743
	(-0.05)	(0.33)	(0.49)	(-0.07)	(0.455)
Any Other Adult in HH	1.424	0.620	1.369	0.956	-0.247
	(0.60)	(-0.82)	(0.79)	(-0.12)	(0.393)
Shared Placement	0.780	0.312**	1.042	1.574	-0.0510
	(-0.46)	(-2.57)	(0.12)	(1.45)	(0.303)
Health	0.658*	0.601**	0.752*	0.748*	0.479***
	(-1.68)	(-2.22)	(-1.72)	(-1.83)	(0.159)

	(1) Food Hardship	(2) Difficulty Covering $400 Emergency	(3) Difficulty Paying Bills	(4) Low Financial Satisfaction	(5) Subjective Well-Being
Disability	4.995***	11.62***	5.451***	2.386	-3.656***
	(2.61)	(4.13)	(2.65)	(1.31)	(0.829)
Respondent's Age	0.973	1.032	1.044	1.049*	-0.0655**
	(-0.50)	(0.82)	(1.40)	(1.74)	(0.0311)
Education Level					
Some college or associate	0.700	0.538	2.002	1.809	0.0357
degree	(-0.70)	(-1.22)	(1.53)	(1.36)	(0.498)
4-year college or higher	0.433	0.172***	2.504*	4.036***	-0.0633
	(-1.13)	(-2.71)	(1.73)	(2.68)	(0.528)
Race/ethnicity					
Hispanic	1.813	0.801	0.266**	1.220	0.628
	(0.74)	(-0.31)	(-2.16)	(0.32)	(0.619)
Non-Hispanic black	0.208*	0.225*	1.235	0.631	0.934
	(-1.74)	(-1.65)	(0.31)	(-0.75)	(0.652)
Assets					
$2500–$7000	0.597	0.441	0.733	0.873	1.224**
	(-0.84)	(-1.63)	(-0.75)	(-0.35)	(0.478)
$7000–$30000	0.333	0.306**	0.271***	0.380***	2.165***
	(-1.40)	(-2.20)	(-3.15)	(-2.59)	(0.458)
>$30000	0.277	0.131*	0.314**	0.228***	2.469***
	(-1.31)	(-1.74)	(-2.33)	(-3.08)	(0.499)
Missing	2.430	1.597	0.483	0.449	1.281*
	(1.00)	(0.56)	(-0.99)	(-1.13)	(0.708)
Constant	8.060	2.433	1.668	0.249	9.481***
	(0.72)	(0.48)	(0.31)	(-0.96)	(1.551)
Observations	**381**	**381**	**381**	**381**	**384**

Notes: Columns (1)-(4) show odds ratios and z statistics from logistic regressions of low well-being; column (5) shows coefficients and standard errors from OLS regression of composite financial well-being score (high scores denote higher well-being). * $p < 0.10$, ** $p < 0.05$, *** $p < 0.01$.