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Family Types, Direct Money Transfers from Parents, and School Enrollment among Youths

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Abstract

Intrafamily resource transfers have not been studied extensively as a process that may help reduce the well-being disadvantage of stepchildren in parental remarriages relative to biological children in parental first marriages. The process is examined here by analyzing the link between *direct* parental money transfers and academic outcomes, as measured by enrollment. I develop and test two alternative hypotheses pertaining to a part of this link, which distinctly applies to children of remarried stepfamilies--the component not shared with children in intact families. An adaptive strategy hypothesis posits a well-being enhancing distinct component, operationalized as a positive interaction effect between measures of parental transfers $\times$ stepchildren in parental remarriages. A compromised use hypothesis posits a well-being compromising one, implying a *negative* interaction effect. Two sets of results from analyzing data on 18–21 year olds over multiple years (N_{youth-age}=5,736, N_{person}=3,615) in the first five waves of the National Longitudinal Survey of Youth 1997 (NLSY97) support the adaptive strategy hypothesis: a) the interaction effect (income received from parents $\times$ being a stepchild in a parental remarriage) has a positive sign; and b) this interaction effect is consistently positive, whether the youth is at risk of attending high school or college, even when the direction of the shared component of the link, as measured by the main effect of income from parents, varies by the level of schooling. The results suggest the presence of a robust well-being enhancing money transfer mechanism supporting children in some remarried stepparent families.

Researchers and policy makers have shown keen interests in understanding processes that contribute to the reduction in well-being inequality among children (e.g., Hamilton, Cheng, & Powell, 2007). One of the dimensions forming inequalities among children is family types. For example, some researchers note that stepchildren situated in parental remarriages have a substantially lower average level of well-being than biological children situated in parental first marriages (e.g., Cherlin & Furstenberg, 1994; McLanahan & Sandefur, 1994; Thomson, Hanson, & McLanahan, 1994; See Coleman, Ganong & Fine, 2000; Jeynes, 2006). According to Jeynes (2006), stepchildren with remarried parents achieve academic levels more than two-tenths of a standard deviation lower than children from intact families. Yet, some authors note that most stepchildren in parental remarriages seem to do as well as biological children in parental first marriages (e.g., Pong, 1997). This seemingly contradictory pattern may result, in part, from the presence of an offsetting intrafamily process that enables some parents in remarried stepfamilies to allocate, and their children to receive and utilize, resources effectively, holding constant parental income² levels (e.g.,

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¹An often mentioned contributing factor is the lower levels of parental resources brought to the family, including family income (e.g., Artis, 2007; Axinn, Duncan & Thornton, 1999; Blau, 1999; Ginther & Pollak, 2004; Manning & Lamb, 2003; Mayer, 1997; Sun, 2003; see White & Rogers, 2000). Children of parents with lower levels of resources may have limited access to goods and services encouraging the development of children (Artis, 2007).

Downey, 1995; Hamilton, Cheng, & Powell, 2007; Weinberg, 2001). Intrafamily resource transfers may be a valuable process that reduces the well-being gap between children in some nontraditional families and children in intact families.

Despite its potential value, few researchers have investigated whether and how intrafamily resource transfers from parents to children³ are linked to child well-being differently between intact families and nontraditional families, such as remarried stepfamilies. Limited availability of data on such transfers has slowed theoretical and empirical developments.⁴ The purpose of this study is to explore how the financial support/enrollment relationship differs by family type. Two hypotheses, the adaptive strategy hypothesis and a compromised use hypothesis (see Background), are developed and assessed. These hypotheses pertain to the direction of the distinct component of the link between intrafamily resource transfers and child well-being applicable to remarried stepfamilies,⁵ a component that is not shared with intact families. The hypotheses extend on the view that nontraditional families, especially remarried stepfamilies, have distinct parental investment mechanisms from those of intact families (see Background; e.g., Cherlin, 2004; Goldscheider & Kaufman, 2006; Hamilton, Cheng, & Powell, 2007; McLanahan & Sandefur, 1994; Seltzer, 2000; Sweeney, 2007; but see Ginther & Pollak, 2004). This study furthers knowledge on this intrafamily process through exploratory hypothesis tests.

The current study specifically focuses on identifying the distinct component in the link between *direct money transfers* from parents to children, and *youths' academic* outcomes across *married* parental family types. Among forms of parental resource transfers, money more than time receives attention here in part because, among nontraditional families, financial resources tend to better capture the presence of the relationship between parental transfers and child well-being than do non-financial resources (Amato & Gilbreth, 1999; Furstenberg, Morgan, & Allison, 1987; King, 1994; but see Menning, 2002; 2006).^{6,7} Money given directly to children could be particularly meaningful as an indicator of parental care among remarried stepfamilies, as paternal care is often measured by child support in these families (Seltzer, 1994). Academic outcomes are the focus because they are known as being responsive to financial transfers (e.g., Axinn, Duncan and Thornton 1997; Steelman & Powell, 1991). Enrollment, a commonly used proxy for academic achievement and failure (Roscigno, 2000), is employed here as a measure of academic outcomes. In terms of children's age group, I focus on analyzing outcomes among youths. The lower academic well-being of older adolescents with remarried parents has been reported as more notable

²Income stems from a variety of sources, such as labor, rent, social security, and business. "Earnings" is a commonly used term to refer to labor income.

³By "children," I refer to an intergenerational position rather than individuals in a particular age range.

⁴Previous research that examines the relationship between parental transfers and children's well-being tends to focus on inter-family (as opposed to intra-family) resource allocation, such as child support from nonresident parents (e.g., Menning, 2002). Analyzing intra-family resource allocation is often limited by measurement issues, such as partial measurement of this form of allocation. Yet even partial measures can yield useful insights into the relationship between intrafamily transfers and child well-being (e.g., Kalenkoski & Pabilonia, 2005).

⁵The distinct part is empirically operationalized as the latter of the two decomposed parts of the association between income from parents and enrollment: a) the part of the link applicable to both family types; and b) the part of the link present among remarried stepparent families but not among intact families.

⁶For example, Amato and Gilbreth (1999), who analyze previous studies, find consistent reports of the positive influences of child support payments from nonresident fathers but less consistent reports of the positive influences of contact. A reason for this may be that parents are less likely to structure the use of non-financial resources than economic resources. For example, by giving money directly to children, parents may socialize children to make sound financial decisions on their own (Martin & Oliva, 2001), participate in activities with peers, and make beneficial academic decisions, such as buying school supplies and avoiding heavy engagement in labor market work while still in school (Zitlow & Rogers, 1999).

⁷In the data set used here, the tuition measures are also limited for the purpose of this study, as noted later. Another way to conduct the analysis would be to study expenditure. Existing data sets, however, do not provide detailed expenditure data, measures of child well-being, and family histories in the same data set. In the data set used here, the tuition measures are also limited for the purpose of this study, as noted later.

than this form of well-being gap found among their younger counterparts (Astone & McLahanahan, 1991; Bogenscheider, 1997; Dronkers, 1994; Teachman, Paasch, & Carver, 1996; Turner & Brandt, 1978; See Jeynes, 2006).

Of the diverse family types examined in recent studies (e.g., Ono & Sanders, 2010), married two parent families, in particular first married biological parent families and remarried stepparent families, receive focus here. A more nuanced understanding of diversity among two-parent households as contexts for childrearing is needed because these families have a significant and growing demographic presence in the recent years. The number of children age 18 and under raised in two parent families is more than twice the number of children being raised in single parent arrangements, rising from 25 million in 1990 to 26 million in 2005 (United States Department of Commerce, 2007). Family types involving parental marital unions receive focus, but not cohabitations, for two reasons. First, parental cohabitation among youths is rare. Estimates from the National Longitudinal Survey of Youths 1997 indicate that only 1.2% of the youths who were 17 year olds between 1997–2001 were situated in a parental cohabitation. Second, children still spend an overwhelming majority (71% as of 1990–1994) of their childhood years in marital unions (Bumpass & Lu, 2000; Bumpass, Raley, & Sweet, 1995; Coleman, Ganong, & Fine, 2000), a pattern continued into the 21st century (Lichter & Crowley, 2004). A focus on parental remarriages as a form of nontraditional family structure complements the recent focus on parental cohabitations (e.g., Artis, 2007; Brown, 2004 2006; Bumpass & Lu, 2000; Manning & Lamb, 2003; Manning & Brown, 2006; Morrison & Ritualo, 2000; Raley, Frisco & Wildsmith, 2005). In particular, remarried stepparent families, which contain stepchildren whose primary caregiver biological parents were divorced but later remarried, receive attention here; their children's relative academic disadvantage has been well documented (e.g., Jeynes, 2006). As a reference, two other married nontraditional family types analyzed in previous studies (e.g., Ono and Sanders, 2010) are included here to broaden the spectrum of married two-parent families: a) youths born in a parental nonmarital union whose caregiver biological parent later forms a first marriage with a never married stepparent; and b) youths born to two biological parents in their remarriages. Using first marriages of biological parents as a frame of reference to describe and understand patterns in family life is common practice among family researchers (e.g., Amato, 2004), a practice adhered to here.

I analyze data of 17–20 year olds (17–19 during the interview year before the outcome is measured and 18–20 during the interview year when the outcome is measured), utilizing the first five waves of the National Longitudinal Survey of Youth 1997 cohort (NLSY97). The hypotheses yield opposite predictions about a component of the decomposed link between income from parents and enrollment that distinctly applies to children of stepfamilies formed by parental remarriages (and not to children of intact families). The adaptive strategy hypothesis predicts this part of the link to operate in a well-being enhancing direction and the compromised use hypothesis predicts this part to operate in a well-being compromising direction. The distinct part of the link is captured with an interaction effect between money given to youths and being a stepchild in parental remarriage (as opposed to biological children situated in parental first marriage) in an equation predicting youths' academic well-being, as measured by school enrollment. I also analyze both high school and college students as a pooled sample and as subsamples to assess sensitivity of the conclusion. If the results indicate a well-being enhancing distinct link between direct money transfers and academic outcomes, they would suggest the presence of an inequality-reducing process in remarried stepfamilies. If the results indicate a well-being compromising distinct link, they would suggest the presence of a mechanism widening inequality in remarried stepfamilies.

Background

Some scholars (Cherlin 1978, 2004; Gierveld & Peeters, 2003; Heatherington & Stanley-Hagan, 1999; Nock, 1995; see Coleman, Ganong & Fine, 2000) view parental remarriages as having fewer rules and enforcement mechanisms of these rules regarding childrearing than do first marriages, particularly with respect to the care of stepchildren in remarriages (Cherlin, 1978, p.645).⁸ Depending on how this theoretical view is extended to form testable hypotheses, the distinct part of the link between parental financial transfers and academic outcomes applicable to remarried stepparent families can be expected to have a positive or a negative relationship.

Adaptive strategy hypothesis

The adaptive strategy hypothesis emphasizes the benefits of the flexibility and adaptability gained by the relative absence of rules or weaker enforcement mechanisms in nontraditional families. It draws on Moen and Wethington's (1992) view that families will attempt to meet their goals by an adaptive use of resources. Available empirical findings suggest the presence of adaptive behavior among social parents (Bzostek, Carlson & McLanahan, 2006; Hamilton et al., 2007). The absence of previously established rules provides an opportunity for a flexible development of new rules that fit remarried stepfamilies and enhance their children's well-being. An average parent's (but not all parents') aversion against their child's relative disadvantage in well-being (Behrman, Pollak, & Taubman, 1995) may encourage parents in remarried stepfamilies to structure new rules over use of transferred money. For example, the money children in these families receive may come with specific instructions to use them to purchase school supplies or tutoring. The structured use of transferred money may raise these youths' well-being to a level similar to the well-being level found in first married biological parent families. Therefore, whether intentionally or inadvertently, parents and children in some remarried stepfamilies may develop rules over use of direct money transfers that suit their circumstances and minimize relative schooling disadvantages for their children. In support of this view, remarried stepfamilies have been reported to establish a family's informal rules through trial and error in order to develop an arrangement that best fits their complex needs (Levin, 1997).

Separately from parents' efforts, stepchildren's response to direct money transfers from parents may also contribute to the hypothesized pattern. Compared to biological children in parental first marriages, stepchildren in parental remarriages may attach stronger meaning to parental money transfers, interpreting them as the central means of care by the non-resident parent (Seltzer, 1994). Seltzer (1994) states: "[c]hild support payments have a symbolic importance to children who view these financial contributions as an indication that their father cares about them" (p. 251). She refers to clinical evidence (Wallerstein & Huntington, 1983) suggesting that, when nonresident fathers pay support regularly, children are less likely to feel rejected by them. Haugen (2005) also notes, among postdivorce children, money becomes the currency for both love and care. Thus, the stronger interpretation of money transfer as care among stepchildren may apply to transfers more generally, and beyond child support from the absent parent; it may also apply to money transfers from a stepparent who has assumed a position formerly held by the absent parent, if stepparents were to fill the position vacated by the absent parent (Marsiglio, 2004).

⁸A source of the relative absence or weaker enforcement of the rules include ties spanning across households (Cherlin, 1978, p. 646), which result from parental investments in a former marriage (Osborne, 2005), the development of new partnerships among nonresident biological parents (Bogenscheider, 1997; Teachman, Paasch & Caver, 1996), or children born to the nonresident biological parents (Stewart, Manning & Smock, 2003); the new children restricts nonresident parents' available resources; the shorter average duration of marriage (Biblarz, Raftigery & Bucur, 1997; Graefe & Lichter, 1999); and conflict between a parent and a child or between parents (Coleman, Ganong & Fine, 2000; Heatherington & Stanley-Hagan, 1999; Hofferth & Anderson, 2003; Hofferth, 2006).

The adaptive strategy involving parents, children, and parental money transfers in some remarried stepfamilies as noted above should yield a distinct well-being enhancing component in the relationship between money given to youths and youths' academic outcomes for stepchildren situated in parental remarriages. The distinct part of the relationship differs from the shared component of the relationship applicable to both intact families and remarried stepfamilies (see Links between parental money transfers and enrollment shared across family types). It is measured by a positive interaction effect between income from parents in the previous year (time $t-1$) and remarried stepparent family type when predicting youths' school enrollment in the current year (time t).

Could remarried parents with stepchildren from a former marriage have developed another adaptive strategy, namely to give more money than would parents in first marriages with biological children? For average parents, this alternative strategy is more expensive or may encourage financial dependency among the youths, and hence may be less plausible or less attractive to parents. Therefore, in this study, more emphasis is placed on assessing the presence of the distinct component of the relationship between income received from parents and children's academic well-being rather than on examining the differential in the amount of income from parents. However, estimates related to differentials in the amount of money parents give to children across family types are also noted in the next section.

Compromised use hypothesis

The compromised use hypothesis emphasizes the disadvantages of having fewer or weakly enforced rules over childrearing. It assumes that previously established rules are equally beneficial to all children, whether those in intact families or nontraditional families. Established rules encourage effective use of resources transferred from parents to children by structuring all children's activities in a well-being enhancing manner (Axinn, Duncan, & Thornton, 1997; McLanahan & Sandefur, 1994). Instability and frequent transitions in family arrangements may prevent members of remarried stepfamilies from reproducing or enforcing these previously established rules in the newly formed family. As a result, among stepchildren in parental remarriages, who are, theoretically, in a family setting with fewer or weakly enforced rules over resource use that encourage well-being, parental transfers could inadvertently operate in a well-being compromising direction. The use could be less guided, enabling youths to use money in disruptive ways (e.g., skipping school). Thus, fewer or weaker enforcement of rules, a distinguishing characteristic of remarried stepfamilies, may increase the chances that children inadvertently use money from parents in a well-being compromising manner.

This theoretical argument implies a hypothesis that the distinct part of the relationship between money given directly to youths and youths' academic well-being among stepchildren in parental remarriages operates in a well-being compromising direction. The hypothesis yields a prediction of a major negative interaction effect instead of the positive interaction effect predicted by the adaptive strategy hypothesis.

Links between parental money transfers and enrollment shared across family types

To interpret the distinct part of the link beyond the hypothesis tests, the part of the decomposed link shared by both family types also needs to be estimated. There are three logically possible patterns of the shared part of the link. First, the shared part of the link can be well-being enhancing. This possibility is suggested by a variety of theories from economics (Becker, 1981), sociology (McLanahan & Sandefur, 1994; Thomson, McLanahan & Curtin, 1992), and psychology (Eccles, Wigfield & Schiefele, 1997). The theories posit that children who receive a higher level of financial investment from parents are better off psychologically (e.g., self-esteem and motivation), socially (e.g., educational

achievement), and physiologically (e.g., health status and growth). The second possible pattern is the absence of any major shared relationship between direct income transfers from parents and the likelihood of school enrollment. For instance, parents' efforts to influence children's activities through direct money transfers such as allowance may be of minor relevance among youths, most of whom will have some social, and possibly economic, independence from their parents (Waite & Lillard, 1991). Finally, the shared part may exhibit an inverse relationship between direct income transfers from parents and enrollment. Parents may be inherently averse to inequality among youths (Berhman, Pollak, & Taubman, 1982; Hamilton et al., 2007) and may allocate the most money to youths who are expected to be worst off. This process should yield a negative association between money received from parents and enrollment likelihoods. The last pattern could be particularly applicable to a group of youths who are "behind" (e.g., those who have not completed high school at age 19). To this group of youths, parents may allocate the most resources to help them "catch up."

Although relevant theories are available to develop these hypotheses and predictions, no previous study has empirically investigated the differential association between direct money transfers from parents and youths' school enrollment between those in first married biological parent families and those in nontraditional families. The shared part of the association is captured by the main effect of income received from parents when estimating its association with enrollment likelihoods. It is equal to the total association between income from parents and enrollment likelihoods among biological children in parental first marriages. The sum of the shared part, as measured by the main effect of income from parents, and the distinct part of the association noted above, as measured by the interaction effect, is the total association between direct money transfers and school enrollment found among stepchildren in parental remarriages.

Data and Methods

The NLSY97, in which the first five waves of the data are used here, is a nationally representative survey of a cohort of youths. In 1997, it collected information from approximately 9,000 children aged 12 to 17, and conducted follow-up interviews every year thereafter. Approximately a fifth of the sample became age 18 at wave 2, and the remaining four-fifths at later waves. In the youth questionnaire, the youth defined who their mother and father figures were. A parent questionnaire was also administered at the baseline to a responding parent and his or her partner. The priority to be the responding parent was assigned in the order of: biological mother, biological father, adoptive mother, adoptive father, stepmother, and stepfather (Center for Human Resource Research, 2003). Because only children age 18 and above were consistently asked questions about receipt of money from their parents, the analytical sample for this study consists only of respondents age 18 and older during the current interview (age 17+ during the previous interview), and whose parents responded to the parent questionnaire ($N=6,775$). Of the 6,775 cases, 2,151 youths with two parents were eliminated from the analytic sample because the parents were not in first marriage or remarriage and were either in marital history intermarriage, where one of the parents is first married and the other is remarried, or in cohabitation, leaving 4,624 youths for analysis. As a note, preliminary analyses showed little difference in the association between income from parents and school enrollment for biological/step-children in a parental cohabitation ($N=96$)/marital history intermarriage ($N=392$) compared to the association found among biological children in a parental first marriage. These youths whose parents were in first marriage (i.e., *both* spouses are in their first marriage) and remarriage (i.e., *both* spouses are in their remarriage) were then categorized into the more refined four family types noted earlier: 1) Bio-first marriage, in which both biological parents are in their first marriages (omitted reference category); 2) Step-first marriage, in

which the responding parent is the biological parent or the stepparent of the youth where both parents are in their first marriage; 3) Bio-remarriage, in which biological parents are in a remarriage; and 4) Step-remarriage, in which the responding parent is the biological or the stepparent of the youth where both parents are in their remarriage.

The regressions presented in this study focus on youths who provided valid responses to questions on parental financial transfers and enrollment. Out of the 4,624 youths, 1,009 youths were excluded because they had missing information on direct money transfer from parents. Thus, the total number of youths in the analytical sample is 3,615. These youths belong to: first married biological parent families (N=2,653), first married stepparent families (N=314), remarried biological parent families (N=211), and remarried stepparent families (N=437). As a note, the conclusions drawn from the results remained unchanged when using a missing value category for money transfers; results from a parallel analysis using 4 categories of income received from parents, one of which was a category of “missing on direct money transfers,” indicated that this exclusion had no impact on the conclusion (not shown). For ease of interpretation, the version of the model using a linear term for income directly received from parents (without a missing value category) is presented here.

Both those living with parents and not living with parents, and both white and African American—the two racial groups with more than ten observations in each family type—youths are included in the analysis; controls for coresidence status and race of the youth are included in the regressions. As a note, even when excluding the “coresidence status” variable from the regressions, the conclusion remains the same.

This study does not use an event history model, but uses a parsimonious age-interactive logistic regression model applied to a sample that combines age specific subsamples of youths. The parsimonious model is built from preliminary analyses. A fully age-interactive model was first employed as the baseline regression model. This age-interactive model in which interaction effects of age with all covariates are included is methodologically equivalent to applying the same regression to separate age-specific subsamples of youths. All age-related interaction effects were statistically non-significant with the exception of the interaction effect between age and ever attended college. By excluding the non-significant age related interaction effects, I obtained the parsimonious models presented here. Preliminary analyses indicated that the same conclusion was reached whether using the age interactive regression model or using regressions applied separately to each age-specific subsample. The combined sample stacks data of youths at ages 18, 19, and 20 during the interview year when enrollment is measured (i.e., time t). The total N of the *youth-age sample*, as opposed to the youth sample, is 5,736 after eliminating approximately 1,900 youth-age cases due to non-response in a given year. The majority of respondents are observed at one age, with a minority of them observed more than once. Those who become age 18 at later waves but are younger than age 18 at the baseline survey are added to the sample as they become age 18.

As a note, when applying a fixed effects model instead of a logistic regression model, obtaining some of the family type coefficients was not possible; there was little change in parental family structure over the panels in this sample of older children. For the majority of these young adults, their parents' marital status remained stable across age: only 8.9% of the responding parents experienced changes in their marital status between the time their children were interviewed at age 18 and at age 20. Excluding youths whose parents changed marital status did not alter the conclusion of this study. Multiple imputations were also applied; they also did not alter the conclusion. Because the use of multiple imputations over

traditional methods is still controversial (e.g., Pastor, 2003), results from applying traditional methods are presented here.

Variables

Enrolled in any educational institution at time t is the dependent variable and is coded 1 if the respondent enrolled in school and 0 otherwise. It includes enrollment in regular schooling (i.e., high school, college or graduate school), but does not include vocational schooling.⁹ Those who were classified as “enrolled” were: those enrolled at the time of the survey, those on break but enrolled in the spring of the academic year, and those who were in summer school (Center for Human Resource Research, 2003).

With the exception of sex, race and ASVAB scores, which either remains unchanged or is collected only at the baseline, I lag covariates by a year relative to the age at which enrollment is predicted to improve interpretability using time ordering. *Family type in the previous year* has four categories, as noted earlier. To clarify two of the four less commonly observed categories of family types, the “step-first marriage” type is those born in a dissolved non-marital union, subsequent to which the primary caregiver parent formed a first marriage with another never-married person, not biologically related to the child. The “bio-remarriage” type is those with biological parents who were both in remarriages and are biological parents of the youth. The “step-first marriage” type differs from the “step-remarriage” type; in the former case, the never married biological parent of the youth entered a marriage with a partner who is not biologically related to the child but is entering first marriage with the biological parent of the child. Each category is dummy coded ‘1,’ except for the category of “bio-first marriage,” which is the reference group and is coded ‘0.’

Income received from parent(s) in the previous year is logged in the regression after some preliminary investigation. The survey items asked: a) whether or not the youth received an allowance, or any money other than allowance, from their parents in the previous year; and b) if money was received, the amount. Total income directly received from parents is the sum of allowance and non-allowance monies children reported receiving. Allowance is defined as spending money given directly to children on a regular basis. Respondents are instructed to include in their accounting of non-allowance money or gift from parents in the form of cash or check. Unfortunately, the NLSY97 does not have information on intra-family resource allocation between the coresident parents. Thus, it is not possible to figure out which parent is the provider of the money given to the youth.¹⁰ When using a linear effect of income instead of the logged version, the conclusion remains the same—however, the logged version more appropriately represents the functional form of the association.

Interaction effect between total income received from parents (logged) and family type is the primary covariate of interest for the hypothesis test. It captures the distinct component of the association between income received from parents and the likelihood of school enrollment for youths in a nontraditional family type, such as step-remarriage, relative to the association for youths in first married biological parent families. This interaction effect is estimated for

⁹Vocational schooling/training are conceptualized as employment related activities.

¹⁰The NLSY97 also does not collect information on tuition that parents paid for youths' schooling. Youths who are currently attending college are, however, asked the amount of financial assistance they received from family and friends that has enabled the youth to attend college and the youth is not expected to repay. The assistance consists of: cash, checks, loans, 529 plans, prepaid tuition plans, or remission based on a parent's employment. These questions are poor measures for the purpose of this analysis for three reasons, and hence are not used in the results reported here. First, financial assistance is not restricted to those from parents. Second, the questions are asked only to those who are attending college but are not asked to those who are not attending college. Third, whether the youth received the transfer directly or the parent paid the money to the school is not identifiable. Reanalyzing the data on potential college goes by adding the amount of financial assistance to attend college among who are in college, not surprisingly, strengthens the association between income and the likelihood of enrollment, for youths in all family types.

three family types, and hence consists of three terms: 1) income received from parents if the youth is in a step-remarriage family type and 0 otherwise; 2) income received from parents if the youth is in a step-first marriage family type and 0 otherwise; and 3) income received from parents if the youth is in a bio-remarriage family type and 0 otherwise. These interaction effects capture the difference in the income effect for youths in a comparison group relative to the income effect among youths in the first marriage biological parent family type (i.e., the differential in the slope of the effect). A statistically significant positive coefficient would indicate support for the adaptive strategy hypothesis, and a statistically significant negative coefficient of this variable would indicate support for the compromised use hypothesis.

Parental income in the previous year is the total of the mother's and father's income. Many observations in the analytical sample had missing values for parental income (N=1,221). As a result, the analysis includes a dummy variable indicating the absence of parental income information, for cases where the mean was assigned to the missing value. This variable controls for the amount of resources belonging to parents, part of which could be transferred to their children. Mothers' and fathers' levels of educational attainment measure the completed years of education of the mother and the father. These variables serve as controls for the extent to which each parent may value education in their children (e.g., Hossler, Schmit & Vesper, 1999). *Enrollment in the previous year* controls for any time dependency in enrollment likelihoods, or any predisposition toward enrollment that could reduce the response to income from parents. *Employment in the previous year* is a measure of the respondent's participation in the labor market, which would limit the time available for schooling (Rothstein, 2007), and thus the extent to which youths are able to respond academically to parental support in the form of direct income transfers. *Live with parents in the previous year* captures any increase (or decrease) in the amount of income received from parents resulting from living independently. Parents may transfer more money to youths who are not living with them to support the transition to economic independence (Strom & Strom, 2005). *Number of siblings in the previous year* (both biological and step-) is a measure of competition over available parental resources (Downey, 2001), which may ultimately reduce the amount of money available to give to the youth. *Non-marital child in the previous year* controls for constraints over schooling of the youth from child birth, and hence the ability of the youth to respond to parental transfers, resulting from a non-marital birth (coded 1 if yes, 0 otherwise). *Respondent is female* and *respondent's race* are included as dummy variables, coded 1 if female and 0 if male, and 1 if white and 0 if African American (other racial groups are excluded due to their small sample sizes in the NLSY97), respectively. Both parenting practices and enrollment patterns have been noted by the child's sex (e.g., Raley & Bianchi, 2006) and race (Eitle, 2006).

Age in the previous year is an observation counter and has three levels: 17, 18, and 19. Age was measured at the time of the interview; in 1997, the majority of interviews took place between February and June. *Ever attend college in the previous year* controls for the likelihood of attending college, as opposed to high school, the following year (coded 1 if the youth has ever attended college at this age, 0 otherwise). The tendency for parents to give money, and for youths to respond to it by enrolling in school, can differ by the level of schooling (United States Department of Commerce, 2007).

Interaction between ever attended college and age 19 in the previous year (coded 1 if the respondent attends college and is age 19 at time $t-1$, and 0 otherwise) is included. Preliminary analyses indicated that, when controlling for parental income and education, enrollment likelihoods dropped statistically significantly only at age 19 relative to the likelihoods at age 17. This interaction effect captures the additional association between ever attended college and the current enrollment likelihoods of youths who are age 19+ relative

to the association for youths age 17 or 18. It can only be interpreted in combination with the main effect of ever attended college.

Armed Services Vocational Aptitude Battery (ASVAB) is used to hold constant respondents' cognitive/academic abilities, which are assumed to affect youths' propensity to enroll in school and may also affect the extent to which parents perceive the need to help their children academically (Cooper & Crosnoe, 2007). In the NLSY97, respondents took the ASVAB at the baseline only. It measures knowledge and skills in twelve topical areas or dimensions: arithmetic reasoning, assembling objects, auto information, coding speed, electronics information, general science, mathematics knowledge, mechanical comprehension, numerical operations, paragraph comprehension, shop information, and word knowledge. However, because a large number of respondents had missing ASVAB values on all ASVAB subscores, I use the final ability estimates of two dimensions with the largest number of responses – numerical operation and coding speed – taking the average of these two scores. The reliability and validity of ASVAB is well noted, including the alpha coefficient higher than .8 across the subcomponents (Moreno & Segall, 2006; Welsh, Kucinkas, & Curran, 1990).

Preliminary analyses also included contact status with the nonresident parent (who are most typically fathers), sex of the biological parent (consists of three categories: mother, father, and both), the youth was a non-marital birth, a parent's receipt of child support payment (informal rather than formal support in this age range of children), and the number of half siblings in the household. These variables were later eliminated because they did not have statistically significant effects. Slightly below 2% of the youths in the analytical sample receive direct money transfers from the nonresident biological father, making an analysis of this form of money transfer unreliable. Unfortunately, due to lack of data, the presence of non-resident half-siblings could not be included in the analysis. Unweighted sample means of the variables are presented in Table 1.

Before testing the two hypotheses, I conducted a descriptive analysis of the mean amount of money received from parents across the four family types. I also applied two tobit regressions to assess if there is a statistically significant difference in the level of mean income received from parents across the family types, first with no controls, and then with controls for parental socioeconomic status (i.e., parental income, mother's education and father's education). Tobit regressions are commonly used to analyze income data (e.g., Lukemeyer, Meyers, & Smeeding, 2000). These results are not shown here but are available by the author upon request. To summarize briefly, overall, slightly less than 40% of the youths received income from their parents in each category of family type. In general, compared to respondents whose biological parents were in first marriages, those in the other three family types were less likely to receive income from parents and to have lower average levels of income from parents, whether among all respondents or among respondents who have received at least some income. When controlling for parental socioeconomic status and children's socioeconomic and demographic status, there was little difference in the amount of money received from parents between biological children of parents in first marriages and children in the other three arrangements.

Analytical Strategy

The two hypotheses are tested with the sign of the interaction effect, namely income from parents $\times$ family type, which measures the distinct part of the association between income from parents and enrollment for remarried stepfamilies. Equation 1 is a logistic regression applied to the data of respondents pooled across age and has the form:

$$\log\left(\frac{p_{i,t}}{1-p_{i,t}}\right) = \beta_0 + \beta_j IP_{i,t-1} + \sum \beta_k FT_{i,t-1} + \sum \beta_l IP_{i,t-1} * FT_{i,t-1} + \sum \beta_m CONTROL_i \quad (\text{Eq. 1})$$

where p is the probability of enrollment of respondent i in the current year. The left hand side of the equation is the log-odds of school enrollment. $IP_{i,t-1}$ is the main effect of the amount of income child i received from parents in the previous year. This main effect, which captures the shared part of the association between intact families and stepfamilies, is not directly relevant to the hypothesis tests. $IP_{i,t-1} * FT_{i,t-1}$ is the interaction effect between log income received from parents (scale variable) and family type in the previous year ($FT_{i,t-1}$ contains three dummy variables). $CONTROL_i$ is a control variable measured in the previous year or in 1997 in the form of parental or youth status. The summation signs in Eq. 1 are abbreviated; they either sum coefficients multiplied by dummy indicators within and across categorical variables or sum coefficients multiplied by continuous variables across the variables. If the coefficient of the $IP_{i,t-1} * FT_{i,t-1}$ from Equation 1 is positive, it supports the adaptive strategy hypothesis, if it is negative, it supports the compromised use hypothesis. The association, which combines information from the shared and distinct parts of the association, for stepchildren in parental remarriages is $\beta_j + \beta_l$, while the association for biological children in parental first marriages is β_j . To describe the patterns of association between a dollar rise in income received from parents and the likelihoods of enrollment among stepchildren in parental remarriages and biological children in parental first marriage, I use Equation 1 to derive the predicted probabilities of school enrollment. I plot these estimated probabilities of enrollment in the current year, averaged across the estimates at each age, by levels of income received from parents in the previous year among stepchildren in parental remarriages and biological children in parental first marriages.

After the two hypotheses are tested using the sample pooled across ages, I check the sensitivity and robustness of the conclusion and improve the interpretability of the results by conducting analyses on two youth-age subsamples to predict enrollment likelihoods: youths “at risk” of (i.e., who are eligible for) high school enrollment (i.e., those without a high school degree in the previous year, $N_{\text{age-pooled}}=1,732$) and those at risk of college enrollment (i.e., those with a high school degree in the previous year, $N_{\text{age-pooled}}=4,004$). The regression equation applied to these subsamples, separately, excludes the variable “ever attended college” and its interaction effect with age from Equation 1, because virtually all of those who ever attended college were at risk of going to college between ages 18 and 20. Whether positive or negative, if the sign of the interaction effect between income from parents and remarried stepfamily type is the same in the pooled sample as the signs of the interaction effects found in the two subsamples, then results provide even more robust support for one of the hypotheses. Even if the interaction effect consistently has the same sign across the (sub)samples, the sign of the main effect (i.e., the shared part of the association between income from parents and the likelihood of enrollment) could differ across subsamples of youths at risk of high school and college attendance.

Results

School enrollment across marriage-relationship types

Table 2 contains logistic regression results from predicting enrollment likelihoods by applying Equation 1. The differentials in enrollment likelihoods by family type are consistent with those reported in previous studies (See Coleman, Ganong, & Fine, 2000; Jeynes, 2006). Specifically, relative to biological children of parents in first marriages, youths in the other three categories of family types are statistically significantly less likely ($p < .05$) to enroll in school. Estimates also indicate that, of the three groups of youths with

relatively low enrollment likelihoods, stepchildren situated in parental remarriages are the least likely to enroll in school. As a note, when excluding the interaction effect between family type and money received from parents from the model, the main effects of family type and log of income received from parents remain the same in both directions of the signs and their statistical significance levels (not shown).

The sign of the interaction effect (income from parents) $\times$ (stepchildren in parental remarriage) is the indicator used to test the alternative hypotheses (see Table 2). In support of the adaptive strategy hypothesis, results indicate a positive and statistically significant interaction effect (income from parents) $\times$ (stepchildren in parental remarriage). I tested for sensitivity to extreme values by eliminating the top 10% of the cases with the highest values of income from parents and found that the conclusion remained the same (not shown).¹¹

To test for consistent support for the adaptive strategy hypothesis regardless of the level of schooling analyzed, I apply Equation 1 to both the high school and college subsamples. The regression model applied to these subsamples is a slightly modified version of Equation 1 presented in Table 2, due to the fact that schooling level is held constant (Table 3). The results show a statistically significant positive interaction effect (income received from parents) $\times$ (stepchildren in parental remarriage) in both subsamples. Thus, in further support of the adaptive strategy hypothesis, regardless of high school or college enrollment, the distinct part of the association between income received from parents and school enrollment among stepchildren in parental remarriages is well-being enhancing rather than well-being compromising.

The predicted probabilities of enrollment using the estimates obtained from the results in Table 2, and the means of the covariates averaged across age are plotted in Figure A.1, Appendix A. The plot shows little change in enrollment probabilities with an increase in income received from parents among biological children situated in parental first marriages. In contrast, among stepchildren situated in parental remarriages, there is a substantial increase in the likelihood of school enrollment with a higher level of income received from parents. Among these youths, direct money transfers had a positive association with enrollment likelihoods. The patterns of associations between income received from parents and youths' probabilities of college enrollment for intact families and remarried stepfamilies (Figure A.3), both the shared and distinct components, are the same as those found when analyzing the pooled sample (Figure A.1). When youths received no money, college enrollment probability of biological children situated in parental first marriages is twice as large as the probability of stepchildren situated in parental remarriages. In contrast, when youths received about \$2,000, the college enrollment probabilities were similar between youths from intact families and stepfamilies.

The shared part of the association for potential high school enrollees differed from the shared part of the association for potential college enrollees (see Figure A.2). The latter showed no major association as noted above. The former showed the shared part has a statistically significant inverse relationship between income received from parents and high school enrollment probabilities--an association consistent with the perspective that parents invest the most in children who are worst off (Berhman, Pollak, & Taubman, 1982). Among

¹¹With the exception of mothers' parenting styles (i.e., authoritative, authoritarian, permissive and uninvolved), various measures of parenting efforts, such as emotional support, help when needed, parental monitoring, time spent with parents, and relationship quality between parents or between the parent and the youth, were not statistically significantly related to enrollment likelihoods (not shown) and hence were eventually eliminated from the analysis. Even when adding the measures of parenting styles to the regressions in Table 2, only a very small part (6%) of the interaction effect is explained away by including these measures. The interaction effects between these measures of parenting and family type are also statistically nonsignificant, and do not explain away the income $\times$ family type interaction effect found in Table 2.

those who were at risk of enrolling in high school, when not receiving any income from parents, the enrollment probability of stepchildren situated in parental remarriages was approximately half the probability of biological children situated in parental first marriages. When receiving \$1,000 from parents, stepchildren in parental remarriages were approximately twice as likely to enroll in school as were biological children in parental first marriages.

Discussion and Conclusion

This study examines whether there is a process distinctly applicable to remarried stepfamilies, which constitutes part of the link between money transfers from parents to children and academic outcomes of this group. The adaptive strategy hypothesis posits that this distinct component of the link operates in a well-being enhancing direction. In support of this hypothesis, I find a positive interaction effect between income received from parents and being a stepchild in a parental remarriage when analyzing variations in youths' enrollment likelihoods. This is the case whether analyzing youths at risk of attending high school or college. These results are consistent with the view that there is a well-being enhancing part of the decomposed link between money transfers from parents and school enrollment of children distinctly applicable to remarried stepfamilies. This distinct part of the link could either arise from parents' efforts to support and structure stepchildren's activities with money, or from the greater symbolic value of care that stepchildren attach to parental money transfers, or from both influences. It is a product of an adaptive strategy employed by nontraditional families that replaces old rules established for intact families over parental money transfers, which do not fit remarried stepfamilies, with new rules over the transfer; the new rules better fit these families and enhance the well-being of their children. The results are not consistent with the alternative, namely the compromised use hypothesis, which predicts a well-being compromising distinct component of the link. The findings suggest that some parental remarriages develop a compensatory adaptive mechanism for stepchildren. The mechanism contributes to the closing of youths' well-being inequality between some remarried stepfamilies and intact families. Results also reveal that only about a third of the stepchildren in parental remarriages directly receive money from their parents. Factors that differentiate parents who give money to children, thereby utilizing the adaptive strategy, and those who do not deserves further investigation. Future studies may also examine whether a more structured use of transferred money explains the added helpfulness of direct money transfer for school enrollment among children in remarried stepparent families.

Although not directly related to the hypothesis tests, I find contrasting types of shared association between income received from parents and enrollment likelihoods between youths at risk of high school enrollment and those at risk of college enrollment. The shared part of the association is weak among potential college enrollees while income from parents is inversely related to enrollment among potential high school enrollees between ages 18 and 20. The link between indirect money transfers to third parties, such as college tuition, and academic outcomes may be more salient for potential college attendees. Among potential high school enrollees in the age range studied, who are behind in graduation timing relative to their peers, parents may directly transfer the most resources to youths who are anticipated to be worst off (Berhman, Pollak, & Taubman, 1982).

Also not related to the hypotheses but useful to note is that stepchildren situated in parental remarriages do not seem to receive substantially more or fewer dollars from parents than do biological children situated in parental first marriages when holding constant parental socioeconomic status and children's socioeconomic and demographic status. These results could suggest that transferring larger amounts of money to youths is not a major adaptive

strategy used to reduce the potential academic disadvantages of stepchildren in parental remarriages. Possible explanations for this result could include: parents generally not giving more money because they cannot afford to do so or because they are trying not to encourage economic dependence of the youths.

The purpose of this study is to test for the presence and the direction of a distinct component of the association between parental transfer-academic well-being among stepchildren situated in parental remarriages that is not shared with biological children situated in parental first marriages. Would a reverse effect, where parents' perceived well-being of their children next year affects the amount of money that they give to their children in the current year, change the conclusions of the hypothesis tests? The reverse effect, which would account for, at most, only part of the association, is unlikely to alter the conclusions. However, the estimated association between income from parents and the likelihood of enrollment reported here should be interpreted cautiously, as causality could run in both directions and the association could capture indirect effects of income through unobserved parental and child characteristics (e.g., Blau, 1999; Mayer, 1997).

The advantage of this study is its use of longitudinal measures of one type of direct transfers from parents to youths, linked to school enrollment—such data are rarely available, especially in conjunction with measures of academic outcomes and diverse family types. This study identifies the presence of a valuable well-being enhancing process that compensates for the well-being disadvantages of some stepchildren in remarriages. The process is robust to the level of schooling among older adolescents. These findings suggest the development of an inequality-closing adaptive strategy by members of some stepfamilies formed by parental remarriages.

Future studies may investigate alternative explanations for the results when appropriate long term panel data become available. Due to data limitations, testing alternative explanations, such as the long term accumulation of disadvantage among stepchildren situated in parental remarriages over their life course, which may make every additional dollar critical to their schooling success at later stages, is not possible here. Also, additional questions for future studies arise from the results in this study; these questions either cannot be answered here due to data limitations or are outside of the focus of this analysis. For example, would other forms of parental money transfers to youths also capture a similar relationship between transfers and enrollment? Would the same conclusion be reached when using other outcome measures of youths' academic well-being? Do parents make explicit efforts to use direct money transfers to socialize youths when they do not spend time with their child(ren)? Regarding the time influences on academic outcomes, the answer to this question may depend on the age of the parents and their children. A time-money substitution may result from the social independence children gain from their parents with older age. The substitution does not imply that parenting time is less important to well-being among older, adolescent children. Some previous studies show the salience of parenting among adolescents (e.g., Steinberg, Lamborn, Dornbusch & Darling, 1992), even if the time spent with children declines with the child's age (Yeung, Sandberg, Davis-Kean, & Hofferth, 2001). Although not feasible in this study due to sample size issues, future studies may also further split the binary enrollment outcome categories into public versus private school enrollment within each level of education. For example, at the high school level, parental money transfers may have little influence on youths' public high school enrollment regardless of the family type because of the lower educational costs.

Other questions may involve differentials by gender, race and broader nontraditional family types. Do parents' and children's gender matter? Recent reviews (e.g., Lundberg, 2006; Raley & Bianchi, 2006) suggest they do. Results in this study reveal a pattern where parents

give more money to girls than boys (not shown)—this may reflect daughters making more efforts to stay in touch with their parents than sons, or parents encouraging financial independence more so in sons than in daughters (Raley & Bianchi, 2006). Are the observed differentials in the association across biological children in first marriages and stepchildren in remarriages applicable to all racial groups? In my preliminary analysis, I did not find statistically significant racial differences in the association between income received from parents and the likelihood of enrollment using the NLSY97. However, because previous findings suggest that perceptions of affordability of schooling differ across racial groups (McDonough & Calderone, 2006), a study pursuing this question would be useful. Would a distinct component of the association between income from parents and the likelihood of enrollment relative to biological children in parental first marriages also exist among cohabiting or single parent families? In this study, most of the results on cohabiting unions were not stable enough to indicate statistically significant differences in the associations between income from parents and the likelihood of school enrollment. This, in part, is a product of the rarity of cohabitations among parents of youths. Although beyond the scope of this study, future studies may pursue this question with a younger sample of children by comparing ideal types of parenting in stepfamilies and parenting in cohabiting or single parent families.

Marriage is a central parental union in which children are raised (Bumpass & Lu, 2000). This study contributes to identifying a robust child well-being enhancing process present in some remarried stepfamilies.

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Fig. A.1.
Income from parents and enrollment probabilities averaged across age, intact and remarried stepfamilies

Fig. A.2.
Income from parents and high school enrollment probabilities averaged across age

Fig. A.3.
Income from parents and college enrollment probabilities averaged across age

TABLE 1
MEANS OF THE VARIABLES INCLUDED IN THE PRESENTED ANALYSES.

	Mean	SD
Dependent Variable		
Enrollment in the current year	.529	.499
Covariates (lagged one year when covariate changes over time)		
Income Received from Parents		
Income from parents, All	1,137.320	6,086.209
Income from parents, Biological-First marriage	1,203.343	5,644.656
Income from parents, Step-First marriage	871.615	2,747.927
Income from parents, Biological-Remarriage	723.491	2,123.223
Income from parents, Step-Remarriage	1,120.239	5,436.857
Family Type		
Bio-first marriage	.732	.443
Step-first marriage	.080	.273
Bio-remarriage	.060	.244
Step-remarriage	.127	.333
Parental Socioeconomic Status		
Parents' income (in \$1,000)	72.681	52.468
No information on parental income	.213	.410
Education of father	12.989	2.696
Education of mother	13.169	2.906
Socioeconomic and Demographic Situation of Youth		
Enrollment in the previous year	.676	.468
Employment	.592	.491
Live with parents	.841	.365
Number of Siblings	2.165	1.629
Nonmarital birth	.060	.236
Respondent is female	.494	.500
Respondent's race is African American	.216	.412
Age		
17	.478	.499
18	.327	.469
19	.197	.397
Ever attend college	.226	.418
Ever attend college X age 19 in the previous year	.101	.302
Cognitive/Academic Ability		
ASVAB	2961.812	1989.463
No information on ASVAB	.180	.384
Total N (Persons, Stacked Across Age)	5,736	

Source: NLSY97. SD=Standard Deviation.

^a Because these are older children, income transfers do not necessarily occur on a monthly basis. The large standard deviation reflects the occasionally observed large transfers amounts.

TABLE 2

. COEFFICIENTS (β) AND STANDARD ERRORS (SE) FROM THE LOGISTIC REGRESSION
PREDICTING ENROLLMENT LIKELIHOODS

Variables	β (SE)
<i>Family Type (FT)</i>	
Bio-first marriage	-----
Step-first marriage	-.386* (.150)
Bio-remarriage	-.433* (.176)
Step-remarriage	-.767*** (.131)
<i>Income Received from Parents and Its Interaction Effects with FT</i>	
Log(income received from parents)	.011 (.010)
Log(income received from parents) XFT	
Log(income received from parents) X Bio-first marriage	-----
Log(income received from parents) X Step-first marriage	.050 (.038)
Log(income received from parents) X Bio-remarriage	.023 (.044)
Log(income received from parents) X Step-remarriage	.079* (.031)
<i>Parental Socioeconomic Status</i>	
Parental income (in \$1,000)	4.923*** (.903)
No information on parental income	.295*** (.101)
Education of father	.044*** (.016)
Education of mother	.088*** (.015)
<i>Socioeconomic and Demographic Conditions of Youth</i>	
Enrolled (in the previous year)	2.059*** (.087)
Employed	-.287*** (.070)
Live with parents	.470*** (.106)
Sibling	-.074*** (.022)
Nonmarital birth	-.961*** (.187)
Female	.348*** (.068)
Race	
White	-----
Black	.135 (.086)
Age in the previous year	
17	-----
18	.089 (.083)
19	-.361* (.159)
Ever attended college	.732*** (.117)
Ever college X age 19 in the previous year	.530* (.219)
<i>Cognitive/Academic Ability</i>	
ASVAB ($\times 1000$)	.236*** (.025)

Variables	β (SE)
No information on ASVAB	.745*** (.122)
Constant	-4.473*** (.2611)
Log likelihood	-2751.907
Total N	5,736

Source: NLSY97.

ψ
p<0.10

*
p<0.05

**
p<0.01

***
p<0.001 (two-tailed test)

TABLE 3

COEFFICIENTS (β) AND STANDARD ERRORS (SE) FROM THE LOGISTIC REGRESSION
PREDICTING ENROLLMENT, HIGH SCHOOL AND COLLEGE

Variables	β (SE), High School	β (SE), College
<i>Family Type (FT)</i>		
Bio-first marriage	-----	-----
Step-first marriage	-.442 ^ψ (.239)	-.260 (.217)
Bio-remarriage	-.466 (.304)	-.371 (.246)
Step-remarriage	-.697 ^{**} (.245)	-.759 ^{***} (.176)
<i>Income Received from Parents and Its Interaction Effects with FT</i>		
Log(income received from parents)	-.199 ^{***} (.031)	.005 (.016)
Log(income received from parents) XFT		
Log(income received from parents) X Bio-first marriage	-----	-----
Log(income received from parents) X Step-first marriage	.231 ^{***} (.073)	.022 (.052)
Log(income received from parents) X Bio-remarriage	.136 (.094)	.040 (.064)
Log(income received from parents) X Step-remarriage	.204 ^{***} (.070)	.093 [*] (.042)
<i>Parental Socioeconomic Status</i>		
Parental income (in \$1,000)	-1.434 (1.986)	5.149 ^{***} (1.231)
No information on parental income	.014 (.179)	.378 ^{**} (.145)
Education of father	.026 (.030)	.042 ^ψ (.022)
Education of mother	-.049 (.029)	.092 ^{***} (.021)
<i>Socioeconomic and Demographic Conditions of Youth</i>		
Enrolled in the previous year	1.990 ^{***} (.230)	1.425 ^{***} (.053)
Employed	-.476 ^{***} (.136)	-.469 ^{***} (.100)
Live with parents	-.079 (.217)	.810 ^{***} (.130)
Sibling	-.066 ^ψ (.039)	-.099 ^{***} (.031)
Nonmarital Birth	-.878 [*] (.364)	-.838 ^{***} (.249)
Female	.013 (.137)	.290 ^{***} (.094)
Race		
White	-----	-----
Black	.389 [*] (.151)	.129 (.124)
17	-----	-----
18	-.713 ^{***} (.191)	-1.135 ^{***} (.107)
19	-.817 [*] (.412)	-1.364 ^{***} (.123)
<i>Cognitive/Academic Ability</i>		
ASVAB (×1000)	-.277 ^{***} (.063)	.156 ^{***} (.034)
No information on ASVAB	-.114 (.216)	.378 [*] (.145)
Constant	-1.136 [*] (.491)	-2.889 ^{***} (.359)

Variables	β (SE), High School	β (SE), College
Log likelihood	-730.400	-1544.676
Total N	1732	4004

Source: NLSY97.

ψ
p<0.10

*
p<0.05

**
p<0.01

***
p<0.001 (two-tailed test)