

**Pay and Stay? The Relationship between Whose Name is on the Lease or Mortgage
and Allocation of Resources in Cohabiting Parent Households**

Catherine Kenney
Department of Sociology and Program in Gender and Women's Studies
University of Illinois at Urbana-Champaign

DRAFT: PLEASE DO NOT CITE WITHOUT PERMISSION

Address correspondence to: Catherine Kenney, 326 Lincoln Hall, 702 S. Wright Street,
Urbana, IL 61801. Email: ctkenney@uiuc.edu

Note: The Fragile Families Study was funded by a grant from NICHD (#R01HD36916)
and a consortium of private foundations.

I. Introduction

Does holding the lease or mortgage in their own names give cohabiting mothers greater control over resources within their households and/or the ability to demand greater contributions from their partners than having the lease in their partner's name or holding it jointly? Or are cohabiting mothers more likely to have the lease in their own name when they are in less committed relationships or when their partners contribute less to the household? Do patterns of lease-holding differ substantially among different sub-groups of cohabiting couples, and what factors are associated with the mother having the lease in her own name as opposed to having the lease in her partner's name or both names? Previous qualitative research has suggested that low-income unmarried mothers are able to use their control over their residence (being the sole lease-holder) to require contributions toward the household from their cohabiting partners by enforcing a "pay and stay" rule (Edin, 2000). This paper first examines patterns of lease-holding in cohabiting-parent families by a variety of demographic and socioeconomic variables and then considers associations between lease-holding and three different measures of resource control and allocation: who the mother says controls money in the household; the level of material hardship experienced by the household; and the male partner's contributions of household labor.

Understanding economic relationships within cohabiting households is important because cohabitation has increased dramatically in the United States over the past 30 years. The proportion of individuals who cohabited prior to their first marriage increased from 11 percent for those who married between 1965 and 1974, to 44 percent for those who married between 1980 and 1984, to 56 percent for those who married between 1990

and 1994 (Bumpass and Sweet, 1989; Bumpass and Lu, 2000). This overall increase in cohabitation has resulted in a concomitant increase in the number of children living with cohabiting parents, particularly in low-income households. Since 1985, the proportion of children in the general population living in cohabiting households has doubled from 1.5 percent to 3 percent, and, in households with incomes below 200 percent of the poverty level, the proportion has increased in the same period from 2.7 percent to 6 percent (Dupree and Primus, 2001; see also Bumpass and Raley, 1995). To understand what the increase in cohabiting-parent families means for the wellbeing of children and for inequality within and across families, we need to know more about whether, when, and how resources are shared in different kinds of families

This paper uses data from the third wave of the Fragile Families and Child Wellbeing Study (FFCW) to explore how having the mother's name only (as opposed to her partner's name only or both names) on the lease or mortgage is related to the allocation of and control over resources in non-marital cohabiting households with young children. I find, first, that holding the lease in the mother's name only is more common among African American mothers, couples living in public housing, low-income couples, and couples in "blended" families (either the mother or the male partner has a child or children by another partner). Second, I find evidence to suggest that while holding the lease in their own name is associated with mothers' saying they control money in the household, it is also associated with greater material hardship and lower contributions of household labor from male partners, even when other factors such as household composition, duration of the cohabiting relationship, race-ethnicity, both partners' employment, and household income are controlled. Although the cross-sectional nature

of the data make it impossible to draw causal conclusions, these results suggest the possibility that cohabiting mothers may keep the lease or mortgage in their own name when they are involved with partners who contribute less to the household.

I. Background

In her ground-breaking qualitative research among low-income single mothers, Edin (2000) found that control over the household's financial situation was a critical element in mothers' decisions regarding their relationships with men. Because they were often involved with men whose economic situation was unstable, and because the mothers themselves were barely able to make ends meet, mothers articulated the need to be able to decide when and whether they would allow their male partners to live with them. Indeed, Edin says,

In cohabiting situations, mothers nearly always said they enforced a 'pay and stay' rule. If a father quit or lost his job, and did not (in the mother's view) try very hard to find another one, or drank or smoked up his paycheck, he lost his right to co-reside in the household. Since her name, not his, was generally on the lease, she had the power to evict him...

[and]

If a couple cohabited, they nearly always lived with her mother or in an apartment with her name on the lease. Thus, mothers had the power to evict fathers if they interfered with child rearing or tried to take control over financial decision making.

Mother's lease-holding may thus represent a significant source of power within cohabiting households, one which increases mothers' bargaining power in the relationship and allows them to require a certain level of contribution to the household, either financially or through in-kind contributions of household labor, or, at the very least, gives them a credible, enforceable threat to end the co-residential relationship if their partners fail to meet such requirements.

Perhaps because it is often based on economic models that assume a unitary household (e.g., Becker 1981), research on low-income households in the United States has been slow to consider issues of intra-household power, control over resources, and decision making, other than to argue on "independence hypothesis" grounds that income from welfare or employment reduces the gains from marriage. There has been little attention to issues of money management and financial control and how each of these is related to the allocation and availability of resources within the household or to individual household members' bargaining power in low-income households. This is, in part, due to data limitations. Many national surveys include questions on households' money inputs, asking questions about earnings, public assistance, and other sources of income. Some information is also gathered on spending. However, most household surveys have not included questions about control over money or other assets such as housing, and to the extent that they have, the questions, which have focused on formal financial arrangements such as bank accounts, credit cards, and investments, tend to provide information only on the practices of households well-off enough to use systems involving such accounts.

In addition, there is a need for better understandings of ways in which issues of intra-household control over and allocation of resources varies among different sub-groups within the population, or by other factors such as social class or income level, age, and household structure (biological and social relationships among household members). For example, when comparing (mostly married) couples' money management patterns in different labor markets in the United Kingdom, Vogler and Pahl (1993) found that couples were more likely to set up systems that gave the wife equal access to and/or more

control over money in labor markets that had a tradition of providing opportunities for married women's employment. In addition, Vogler and Pahl (1994) found a "disjunction between control over finances and access to money as a resource"—that is, they found that women were more likely to have nominal control over money in the lowest income households, which, they noted, "raise[d] questions about the real meaning of female control," since rather than representing power, having control over the money in these households meant having the responsibility for making ends meet when there wasn't enough money to go around.

Other than Edin's work, I have found no other prior research that addresses the issue of whose name is on the lease (or mortgage) in couple households in relation to issues of intra-household bargaining and allocation. In low-income households in particular, in which more traditional assets such as savings, investments, homeownership, or even vehicle ownership are more uncommon, having control over the asset of housing through being the lease-holder may represent a particularly important resource. Based on Vogler and Pahl's work on money management, it seems likely that patterns of couple lease-holding will differ among groups with different histories of female labor force participation (e.g., among non-Hispanic Whites and African Americans) and by the overall level of household income. This paper will explore different factors associated with lease-holding by mothers in cohabiting households.

Ideally, research testing the "pay and stay" rule among cohabiting couples, or otherwise trying to establish causal relationships between cohabiting mothers' lease-holding and contributions from their partners, evictions of partners for not meeting mothers' contribution requirements, or other aspects of control over and access to

resources, would employ longitudinal data on both lease-holding and various aspects of resource flows and co-residential union dissolution. Although the FFCW is a longitudinal study, questions about whose name is on the lease or mortgage were first included in the 30-month follow-up survey, which is currently the most recent wave of the data. In the analyses that follow, I consider instead cross-sectional associations between lease-holding, control over money, and aspects of household resource allocation that will, I hope, shed some further light economic relationships within (mainly low-income) cohabiting households with children.

II. Data and Methods

a. Data

This paper uses data from the Fragile Families and Child Wellbeing Study (“FFCW”), an ongoing national birth cohort study of unmarried parents and their children that also includes a comparison sample of married parents. The purpose of the study is to provide previously unavailable information on unmarried parents by examining such parents’ relationships with each other, their involvement with their children, their economic circumstances and prospects, and their sources of support. The study, which at baseline included a sample of approximately 3700 unmarried and 1200 married couples and their children, was designed to be representative of non-marital births in cities with populations over 200,000. It is being conducted in 20 U.S. cities, which were stratified by labor market conditions, welfare generosity, and child support policy.¹ Mothers (and

¹ For further information on the sampling technique and study design, see Reichman, Teitler, Garfinkel & McLanahan (2000).

most fathers) were first interviewed in the hospital within 48 hours of their child's birth,² and they are being re-interviewed when their babies are approximately 12, 30, and 48 months old. The analyses in this paper are based primarily on information collected in the 30-month interviews, but some basic demographic information is taken from the baseline and 12-month interviews.

The FFCW study has a number of unique strengths for research concerning the resource allocation or sharing behaviors of cohabiting-parent families. First, the FFCW data are unusual in uniting detailed information on the socioeconomic characteristics, relationship status and quality, attitudes, and behaviors of new parents with a sufficient sample size of unmarried cohabiting parents to allow for multivariate statistical analysis of this group. Even the National Survey of Families and Households, which over-sampled cohabiting couples, contains a relatively small number of cohabiting parents living with their mutual biological child. Given that one-third of children born in the United States are now born to unmarried parents, and that half of these parents live with each other at the time of the child's birth, the FFCW data provide an important opportunity for studying social relations in cohabiting-parent families. Second, for the purposes of this paper, a critical feature of the FFCW 30-month survey is its inclusion of questions asking cohabiting mothers about the nature of their economic relationship with their partners, in particular whose name is on the lease or mortgage for their residence and who has control over money in the household.

² Whenever possible, fathers were also interviewed in the hospital. The FFCW has been unusually successful in obtaining interviews with unmarried fathers, in part because many of these fathers come to visit the mother and baby in the hospital. See Reichman, Teitler, Garfinkel & McLanahan (2000) for information on the pilot study used to determine the most effective mechanism for reaching unmarried fathers.

In this paper, I use two sub-samples from the FFCW. The first sample includes all mothers ($N = 969$) who were cohabiting with a partner, either the FFCW focal child's father or a new partner, at the time of the 30-month survey. In the descriptive results below, this sample is used to examine cohabiting mothers' responses to the question asking whose name is on the lease or mortgage for their residence, using all the possible response categories, by various characteristics of the mother, her partner, and the household. The second sample ($N = 744$), drawn from the first, includes only those mothers who said that their name only, their partner's name only, or both names together were on the lease or mortgage for their residence (thus excluding mothers who said the lease-holder was their own family member, their partner's family member, some other person, or that they had no lease). This second sample is the one used in all multivariate analyses. I limit the analyses to this smaller sample because it is unclear from theory and prior research what expectations we should have about how resource allocation within the couple would be affected by living in a household in which someone outside the couple has control over the lease or mortgage. The two samples differ in the following ways: mothers in the sub-sample are significantly older ($M = 23.91$, $s.d.=5.41$) than all cohabiting mothers ($M = 22.85$, $s.d.=5.86$); and a lower percentage of mothers in the sub-sample have less than a high school education (45%) than do all cohabiting mothers (54.67%). There were no significant differences between the sub-sample and all cohabiting mothers on measures of income, duration of co-residence with their partner, or whether the current partner was the father of the FFCW focal child.

b. Variables

i. Dependent Variables

Name(s) on the Lease or Mortgage. The FFCW 30-month survey asked mothers a series of questions about their living situation. Mothers were first asked to describe their current living situation. Responses included that they rented their own house or apartment, lived with family or friends and contributed toward the rent, owned their own house or apartment, lived in a house owned by a family member, or lived in temporary housing, a shelter, or some other kind of arrangement. In subsequent questions, those who said they rented or lived with renters (owned or lived with owners) were asked whose name(s) was/were on the lease for the residence (mortgage for the house). I have combined the responses to the separate questions asking about leases or mortgages into a single variable indicating whose name(s) are on the lease *or* mortgage. The full variable, used to produce the descriptive results presented below, includes the following categories: mother's name only, cohabiting partner's name only, both mother's and cohabiting partner's names, someone in mother's family, someone in cohabiting partner's family, other, and no lease or mortgage. In multivariate analyses, the sample is limited to those whose responses fell in the first three categories of this variable: mother's name only, partner's name only, or both names. (Note: In the first multivariate analysis below, the name on the lease or mortgage is the dependent variable in a model that examines what sociodemographic factors are associated with different lease-holding patterns. In the subsequent multivariate analyses, the name on the lease or mortgage is used as an explanatory variable.)

Control over Money in the Household. As part of a series of questions about income, bank accounts, money management, and responsibility for paying bills, the 30-

month survey asked mothers "who [they would] say controls money in this household." Possible responses included the mother herself, her husband or cohabiting partner, both equally, or someone else (who could be specified). In order to consider the association between name(s) on the lease or mortgage and mothers' control over money in the household, I have created a dichotomous variable equal to one if the mother said she controls money in the household and equal to zero if she gave any of the other possible responses. This dichotomous variable is the dependent variable in a logistic regression considering the association between control over money and the name on the lease or mortgage, controlling for a number of socio-demographic characteristics of mothers, partners, and their households.

Material Hardship Scale. The FFCW 30-month survey asked mothers a series of questions related to specific material hardships they or their household may have experienced in the preceding year. I selected seven questions that measure household-level hardships likely to affect the well-being of children. The questions assess whether any of the following things occurred over the past year: telephone service was cut off for non-payment; electricity or gas was cut off for non-payment, the household had no water; they needed free food because money ran out; the house was uncomfortably cold; they did not pay the rent because there wasn't enough money; they did not pay bills because there wasn't enough money; and someone in the household did not see a doctor when they needed to because there wasn't enough money. From the seven questions related to household hardship, I summed the mother's "yes" responses to create a hardship scale that ranges from zero to seven. This material hardship scale is the dependent variable in a negative binomial regression considering the association between material hardship and

the name on the lease or mortgage, controlling for a number of socio-demographic characteristics of mothers, partners, and their households.

Partner's Helpfulness with Child and Household Scale. The 30-month survey asked mothers a series of questions about their partner's helpfulness with a variety of household and child-related tasks.³ The questions asked, "[Fathers/Partners] can help in many different ways. Please tell me how often [father/partner] helps you with the following: A. How often does he look after [CHILD] when you need to do things? B. How often does he run errands for you like picking things up from the store? C. How often does he take [CHILD] places [he/she] needs to go, such as to daycare or the doctor?" Possible responses to each of these questions were often (3), sometimes (2), rarely (1), or never (0). From these three questions, I created an additive scale that takes values between 0 and 9. This "partner's helpfulness" scale is the dependent variable in an ordered probit regression considering the association between partner's helpfulness and the name on the lease or mortgage, controlling for a number of socio-demographic characteristics of mothers, partners, and their households.

³ The (somewhat sexist) premise behind these questions appears to be that when a child's father (or cohabiting stepfather) takes care of the child or performs other household labor, he is "helping" the mother with things that are inherently her responsibility or in her "sphere," rather than taking on his own responsibilities for reproductive labor. Although I object to this premise, I nonetheless use results from these questions for three reasons: first, it is objectively the case, whether it should be or not, that women are more likely to perform the majority of household/reproductive labor and therefore to end up being the ones "responsible" for it, and it is worth knowing how much they say their partner is contributing in this regard; second, because bargaining perspectives suggest that women with more resources (either through bringing in income, or in this case, through control over the lease or mortgage) might be able to elicit greater contributions of household/reproductive labor from their partners than women with fewer resources; and third, because the FFCW does not include time use diaries or other possibly more objective ways to determine who does how much household labor in these couples.

ii. Explanatory Variables

Mother's race-ethnicity. The mother's race-ethnicity is measured in three categories: non-Hispanic White (the omitted category in multivariate analyses), African American, and Hispanic.

Mother's and partner's education. The mother's and her cohabiting partner's education are each measured in three categories: less than a high school education (which is the omitted category in the multivariate analyses); a high school degree; or some college or more.

Household Income. Household income is a continuous variable measured in \$10,000 increments (that is, actual household income in dollars divided by 10,000).

Mother's and partner's employment. Mothers' employment is measured in three categories: out of the labor force (the omitted category in multivariate analyses), unemployed, and working part- or full-time. Partner's employment is measured as working part- or full-time (the omitted category) or unemployed.

Public Housing. I include in the multivariate analyses an indicator variable that is equal to one if the mother reports that the residence is public housing and equal to zero if it is not.

Relationship/household structure variables. A continuous variable for the duration of the couple's co-residential relationship measures in years how long the mother has been living with her partner. Three indicator variables measure different aspects of the biological relationships within the household: the first indicates whether the current partner is the FFCW child's father (=0, the omitted category) or a new partner (=1). The

second is equal to one if the mother says she has children by a previous partner and equal to zero otherwise. The third is equal to one if the partner has children by a previous partner and equal to zero otherwise.

c. Analytic Strategy

Using the sample of all mothers who were cohabiting with a partner at the time of the 30-month survey (N = 969), I first analyze bivariate associations between whose name is on the lease or mortgage for the residence and the explanatory variables listed above. For these analyses, all possible responses to the lease-mortgage question are included. In order to explore the importance of the different explanatory variables when the others are controlled, I then enter all of the explanatory variables into a multinomial logit regression in which the dependent variable is the more limited version of the lease-mortgage question (lease in mother's name, partner's name, or both names) in which the base category is the mother's name alone on the lease. This analysis, as well as the other multivariate analyses that follow, are all carried out on the sub-sample (N = 744) of cohabiting mothers described above.

In order to consider associations between the name on the lease or mortgage and the control over and allocation of various kinds of resources in cohabiting-parent households, I then carry out a series of regressions in which the name on the lease or mortgage is the key explanatory variable (with the socio-demographic variables listed above included as controls) and first the measure of control over money in the household, then the measure of material hardship in the household, and then the measure of the partner's helpfulness, are taken as the dependent variable.

III. Results

a. Bivariate

Table 1 considers bivariate associations between whose name is on the lease or mortgage (with all possible responses) and five key explanatory variables for the sample that includes all cohabiting mothers at the time of the 30-month FFCW survey. The first important finding, in Panel A, is that lease-holding differs substantially by the race-ethnicity of the mother. A higher percentage of African American mothers say that the lease or mortgage is in their name alone (52%) compared to non-Hispanic White mothers (27%) or Hispanic mothers (29%). Hispanic mothers are more likely than the other two groups to say that the lease or mortgage is in their partner's name alone (27% vs. 16% for Whites and 10% for African Americans), and non-Hispanic White mothers are more likely than others to say that both partners' names are on the lease or mortgage (30% vs. 17% for African Americans and 19% for Hispanics). There are relatively few cases in most of the other categories of name on the lease or mortgage, and among those categories, the differences by race-ethnicity are less striking. One possible exception is that African American mothers are less likely than the two other groups to say that their partner's family member's name is on the lease or mortgage (1.1% vs. 6.2% for Whites and 6.3% for Hispanics).

Next, Panel B shows that the name on the lease or mortgage also varies by whether or not the mother's current cohabiting partner is the biological father of the FFCW focal child. When the partner is not the child's father, 53% of mothers say the lease or mortgage is in their name alone, compared to 37% when the partner is that child's

father. Similarly, the lease or mortgage is more likely to be in both partners' names when the cohabiting partner is the child's biological father (23%) than when he is not (11%). There are two possible explanations for these differences: the first would be that new partners (those not biologically related to the child) have moved in to the household fairly recently. If the lease has not been renewed since they moved in, the couple may not have had the opportunity yet to put both names on the lease. In the multivariate analyses below, I control for the couple's duration of coresidence, in order to determine whether this is the explanation for this difference in lease-holding. Alternatively, it could be that cohabiting step-fathers are less committed to the household than cohabiting biological fathers, or that mothers feel a greater need to maintain control over lease-holding when their partner is not the father of their child.

Panel C shows the association between the mother's education and the name on the lease or mortgage. Although it appears that mothers with higher levels of education are more likely to have the lease or mortgage in their name alone (52% of those with college education or more, compared to 42% of those with a high school degree and 40% of those with less than a high school degree), very few of the cohabiting mothers in this sample ($n = 23$) have some college or more. None of the mothers in the highest education category say that they live in a household in which the lease or mortgage is held by members of their family or members of their partner's family. These households are likely to have higher incomes than the households in which the mother has less education, and are less likely to need to live with relatives in order to make ends meet.

Panel D shows that lease-holding also varies by whether or not the residence is public housing. Sixty-one percent of mothers who live in public housing say that the

lease is in their name alone, compared to 37% of mothers who do not live in public housing. Probably due to rules against doubling-up, living in public housing also appears to make it less likely that the couple is living with other family members: 11.3% of mothers say the lease or mortgage is in the name of a member of their family among those who do not live in public housing, compared to 7.7% of those who do live in public housing.

Lease-holding also varies by household income. Panel E shows that households with the lease in the mother's name only, and those with the lease in "other's" name, have the lowest incomes (M = \$22,533 and \$22,319, respectively), while households with the lease in both the mother's and her partner's name have the highest mean incomes (M = \$37,007). In order to better assess the importance of these and other factors for explaining whose name is on the lease or mortgage, since there is likely to be substantial overlap between, for example, low levels of education and low income, I now turn to the results of the multivariate analysis of lease-holding.

b. Multivariate

Table 2 presents relative risk ratios from a multinomial logit analysis of whose name is on the lease or mortgage on the explanatory variables. The sample for this and the subsequent multivariate analyses is the sub-sample of 744 cohabiting mothers who were in the first three categories of lease-holding. The dependent variable in this analysis is whose name is on the lease or mortgage, and the risk ratios for partner's name only and both names are given relative to having the mother's name only on the lease. This analysis confirms the importance of race-ethnicity as a variable with a strong association

with lease-holding: even when household income, both partners' education and employment, duration of the relationship, and household structure variables are included, African American mothers are substantially less likely to say their partner's name, or both names, are on the lease or mortgage relative to their own name alone. Household income also remains important in this analysis. As income increases, the likelihood that the lease or mortgage will be in either the partner's name alone or in both names also increases relative to being in the mother's name alone. [This would seem to be consistent with X's finding that when income is low, women are more likely to be the household's financial managers, or to have the primary responsibility for making ends meet.] As in the bivariate analysis, it remains the case that when the residence is public housing, it is substantially less likely that the lease or mortgage will be in the partner's name only (RRR = 0.33) or in both names (RRR = 0.56) relative to being in the mother's name only. Finally, when the cohabiting male partner has children from a previous relationship, it is less likely that the lease will be held in both names (RRR = 0.61) relative to the mother's name only, and when the cohabiting male is not the father of the FFCW focal child, it is less likely that both names will be on the lease (RRR = 0.39) relative to the mother's name only.

The next three multivariate analyses consider the association between lease-holding and three alternative measures of control and allocation of resources within the household, controlling for the socio-demographic and household composition variables. The first analysis, the results of which are presented in Table 3, shows that there is a strong association between the mother saying she controls money in the household and whose name is on the lease or mortgage. Mothers were substantially less likely to say

that they controlled money in the household if the lease or mortgage was in their partner's name only (odds ratio = 0.26) or if the lease or mortgage was in both names (odds ratio = 0.48) than if the lease or mortgage was in their own name. This result lends some support to the idea that lease-holding may be associated with mothers' having greater bargaining power in household resource allocation decisions. (Note: In this analysis, the only other variables that were significantly associated with the mother saying she controlled money in the household were whether the partner was unemployed (which increased the odds that the mother said she controlled money) and the duration of the co-residential relationship (as relationship duration increases, mothers are less likely to say they control money).)

The next analysis considers the association between material hardship in the household and whose name is on the lease or mortgage. If lease-holding increases bargaining power, or if mothers use their control over the lease to require their cohabiting partners to contribute toward household expenses, material hardships might be lower in households in which the mother's name only was on the lease. Alternatively, if mothers are more likely to have their name alone on the lease when their partners are less committed to the relationship, or when they believe they may need to use control over the lease at some point in the future to evict a partner who has a poor pattern of contribution to the household, hardship could be greater in households in which the mother's name alone is on the lease. The results in Table 4 provide some support for the second explanation. Having the lease in the partner's name only is associated with a significantly lower expected hardship count than having the lease in the mother's name only. The difference in hardship between having the lease in both names and the mother's name is

not significant (but the direction of the relationship is the same as for having the lease in the partner's name). (Note: As would be expected, higher household income is associated with less hardship; the partner being unemployed is associated with greater hardship, as is the partner having a child from a previous relationship, which may be another sign that he is unreliable or may indicate that he has financial responsibilities to another family.

Interestingly, hardship *increases* with the duration of the cohabiting relationship, which may occur because cohabiting couples in the best economic situations are more likely to marry each other, leaving those with less secure economic situations "behind" in cohabitation.)

Finally, the results in Table 5 show the association between the scale that measures how helpful the mother says her partner is with the child and household and whose name is on the lease or mortgage. Here, again, it could be that sole-lease-holding mothers could bargain to get greater contributions of household labor from their partners, or it could be that the partners of sole-lease-holding mothers are the ones who are least committed to the mother, the children, and the household, and therefore likely to have the lowest contributions of "helpfulness." Table 5 shows that there is no difference in "helpfulness" between the categories of mother's name only on the lease and partner's name only on the lease, but that "helpfulness" is significantly higher when both partners' names are on the lease than when the mother is the sole leaseholder. This suggests, again, that holding the lease in both names may represent greater commitment to the relationship, or more involvement on the part of the cohabiting partner (or, similarly but from the other side, that mothers keep the lease in their own names, perhaps in order to have the leverage to evict them later, when their partners are less involved and helpful).

IV. Discussion

With longitudinal data on lease-holding, resource allocation, and union transitions, it would be possible to see whether cohabiting mothers who have the lease in their own names are better able to evict partners whose contributions to the household are inadequate, as the "pay and stay" rule discussed by Edin (2000) suggests. With the available cross-sectional data, as noted above, it is only possible to consider patterns of association between the different lease-holding modes and different measures of control over and allocation of resources in the household. Nonetheless, the patterns of these associations suggest some support for and possible elaborations of Edin's "pay and stay" rule among cohabiting mothers. Edin reports that the cohabiting mothers she interviewed preferred to keep the lease in their own names so that, "if a father quit or lost his job, and did not (in the mother's view) try very hard to find another one, or drank or smoked up his paycheck, he lost his right to co-reside in the household." The first multivariate analysis reported here confirms that it is in couples in which the partner is unemployed, in which household income is low, in which the couple have been co-residing for a shorter time, or the partner is not the father of the FFCW child or has other children outside the household, mothers are more likely to say that the lease or mortgage is in their own name. This is consistent with Edin's proposition that lease-holding is important for mothers when their partners are economically unstable. The second multivariate analysis, which shows a strong association between mothers' lease-holding and their saying they have control over money in the household, is also consistent with Edin's

evidence that mothers say having the lease in their own name gives them control over household financial affairs through the power to evict.

The second and third multivariate analyses, considering material hardship and partners' helpfulness with household labor, might be seen to contradict the idea that mothers' lease-holding increases their bargaining power. They show that mothers with the lease in their own name live in households with greater rather than less material hardship, and get less rather than more help with household labor than those with the lease in the father's name (in the first case) or in both names (in the second case). This might be taken to suggest that lease-holding, and the associated control over money, do not translate into bargaining power for these mothers that increases their partner's financial contributions or helpfulness. I argue, instead, that it is more likely to be evidence for selection: that mothers whose partners contribute less or are less helpful are more likely to keep the lease in their own names because they perceive the need to maintain control over finances and to have the potential power to evict such partners. Data from the final round of FFCW surveys (at 60 months following the child's birth), which will include information on union transitions, lease-holding, and further information on material hardship and other aspects of resource availability and allocation, may facilitate better "teasing apart" of the causal ordering of these factors. Analyses using both the 30- and 60-month data will allow examination of questions such as whether, indeed, when partners are not contributing, mothers with the lease in their own names are more likely to end the cohabitation between waves, and whether there are transitions from mother-lease-holding to both-lease-holding among couples in which the partner contributes more.

Edin's article presents compelling evidence for why researchers interested in low-income families need to take issues of intra-household power, control over money, and allocation of resources seriously: they are central to mothers' decisions about when, whether, and whom to marry. More research is needed to better understand these intra-household dynamics, but few of the datasets available for research on low-income and unmarried parents include information on intra-household control over and access to resources. The results presented here suggest that knowing whose name is on the lease or mortgage may be a useful proxy measure for mothers having control over money in the household, in data sets (such as the National Survey of America's Families) that collected information on the former (at least in the 1997 wave) but not the latter.

References

- Becker, G. (1981). A Treatise on the Family. Cambridge, MA: Harvard University Press.
- Bumpass, L. & Lu, H. (2000). Trends in cohabitation and implications for children's family contexts. Population Studies 54: 29-41.
- Bumpass, L. & Raley, R.K. (1995). Redefining single-parent families: cohabitation and changing family reality. Demography 32(1): 97-109.
- Bumpass, L. & Sweet, J. (1989). National estimates of cohabitation. Demography 26(4): 615-625.
- Dupress, A. & Primus, W. (2001). Declining Share of Children Lived with Single Mothers in the Late 1990s. Washington, D.C.: Center on Budget and Policy Priorities.
- Edin, K. (2000). What do low-income single mothers say about marriage? Social Problems 47(1): 112-133.
- Reichman, N., Teitler, J., Garfinkel, I., & McLanahan, S. (2000). The Fragile Families and Child Wellbeing Study: Background, Research Design, and Sampling Issues. Princeton, N.J.: Center for Research on Child Wellbeing.
- Vogler, C. & Pahl, J. (1993). Social and economic change and the organization of money in marriage. Work, Employment and Society 7(1): 71-95.
- Vogler, C. & Pahl, J. (1994). Money, power and inequality within marriage. Sociological Review 42(2): 263-288.

Table 1. Bivariate Associations between Name(s) on the Lease or Mortgage and Selected Socio-Demographic Characteristics of the Mother, Partner, and Household.

		Panel A: Mother's Race-Ethnicity				
		Non-Hispanic White (n = 179)	African American (n = 534)	Hispanic (n = 256)	Total (n = 969)	
Whose Name is on the Lease or Mortgage? (percent in each category)						
Mother only		26.8	51.9	29.3	41.3	
Partner only		15.6	10.3	26.9	15.7	
Both names		30.2	16.7	19.1	19.8	
Mother's Family		11.2	12.4	6.6	10.6	
Partner's Family		6.2	1.1	6.3	3.4	
Other		7.8	6.7	7.4	7.1	
No lease		2.23	0.9	4.3	2.1	
Chi Square (12) = 108.84, p < 0.01						
		Panel B: Partner's Relationship to Child				
		Child's Father (n = 717)	New Partner (n = 252)	Total (n = 969)		
Whose Name is on the Lease or Mortgage? (percent in each category)						
Mother only		37.2	52.8	41.3		
Partner only		16.9	12.3	15.7		
Both names		23.0	10.7	19.8		
Mother's Family		9.9	12.7	10.6		
Partner's Family		4.3	0.8	3.4		
Other		6.0	10.3	7.1		
No lease		2.7	0.4	2.1		
Chi Square (6) = 45.29, p < 0.01						

Table 1, continued. Bivariate Associations between Name(s) on the Lease or Mortgage and Selected Socio-Demographic Characteristics of the Mother, Partner, and Household.						
	Panel C: Mother's Education					
Whose Name is on the Lease or Mortgage? (percent in each category)	Less than High School (n = 456)	High School Degree (n = 490)	Some College or More (n = 23)	Total (n = 969)		
Mother only	39.7	42.2	52.2	41.3		
Partner only	16.7	15.1	8.7	15.7		
Both names	16.7	22.0	34.8	19.8		
Mother's Family	10.8	11.0	0	10.6		
Partner's Family	5.0	2.0	0	3.4		
Other	8.9	5.5	4.4	7.1		
No lease	2.2	2.0	0	2.1		
[Note: several empty cells.] Chi Square (12) = 22.62, p = 0.031						
	Panel D: Is Residence Public Housing?					
Whose Name is on the Lease or Mortgage? (percent in each category)	No (n = 800)	Yes (n = 169)	Total (n = 969)			
Mother only	37.1	60.9	41.28			
Partner only	17.4	7.7	15.7			
Both names	21.4	12.4	19.8			
Mother's Family	11.3	7.7	10.6			
Partner's Family	3.8	1.8	3.4			
Other	6.6	9.5	7.1			
No lease	2.5	0	2.1			
[Note: empty cell] Chi Square (6) = 42.23, p < 0.01						

Table 1, continued. Bivariate Associations between Name(s) on the Lease or Mortgage and Selected Socio-Demographic Characteristics of the Mother, Partner, and Household.						
	Panel E: Household Income					
	Frequency	Mean	s.d.			
Whose Name is on the Lease or Mortgage? (percent in each category)						
Mother only	400	\$22,533	19,293			
Partner only	152	\$28,883	21,074			
Both names	192	\$37,007	28,326			
Mother's Family	103	\$28,356	32,176			
Partner's Family	33	\$27,344	28,617			
Other	69	\$22,319	30,391			
No lease	20	\$32,492	39,067			

Table 2: Estimated Relative Risk Ratios from Multinomial Logit Analysis of Whose Name is on the Lease or Mortgage on Explanatory Variables (n = 744)		
Variable (reference category)	Partner's Name/ Mom's Name	Both Names/ Mom's Name
Mother is African American (non-Hispanic White)	0.43***	0.37***
Mother is Hispanic	1.59	0.58*
Mother's age	0.99	0.97
Mother has high school degree (less than h.s.)	0.80	0.87
Mother has college or more	0.24	0.48
Partner has high school degree (less than h.s.)	1.58*	1.22
Partner has college or more	1.17	1.53
Household income \$10,000	1.12**	1.27***
Mother is unemployed (out of labor force)	0.93	0.83
Mother works full or part time	0.80	1.04
Partner is unemployed (employed)	0.36***	0.68
Residence is public housing (not public housing)	0.33***	0.56**
Partner is not child's father (child's father)	0.90	0.39***
Duration of cohabiting relationship in years	1.08*	1.06*
Mother has child(ren) by another (only joint kids)	0.71	1.34
Partner has child(ren) by another (only joint kids)	0.79	0.61**

*p < 0.10 **p < 0.05 ***p < 0.01

Table 3. Estimated Odds Ratios from Logistic Regression of Whether Mother Says She Controls Money in the Household on Whose Name is on the Lease or Mortgage and Other Explanatory Variables (n = 744)	
Variable (reference category)	Odds Ratio
Lease/mortgage in partner's name only (mother's name only)	0.26***
Lease/mortgage in both names	0.48***
Mother is African American (non-Hispanic White)	1.41
Mother is Hispanic	1.03
Mother's age	1.00
Mother has high school degree (less than h.s.)	1.30
Mother has college or more	0.97
Partner has high school degree (less than h.s.)	0.95
Partner has college or more	0.68
Household income \$10,000	0.98
Mother is unemployed (out of labor force)	0.79
Mother works full or part time	1.20
Partner is unemployed (employed)	1.62**
Residence is public housing (not public housing)	0.86
Partner is not child's father (child's father)	1.16
Duration of cohabiting relationship in years	0.92**
Mother has child(ren) by another (only joint kids)	0.81
Partner has child(ren) by another (only joint kids)	1.26

*p < 0.10 **p < 0.05 ***p < 0.01

Table 4. Estimated Factor Change in Expected Count from Negative Binomial Regression of Material Hardship Scale on Whose Name is on the Lease or Mortgage and Other Explanatory Variables (n = 744)	
Variable (reference category)	Factor Change in Expected Count (e^b)
Lease/mortgage in partner's name only (mother's name only)	0.74**
Lease/mortgage in both names	0.89
Mother is African American (non-Hispanic White)	0.70***
Mother is Hispanic	0.57***
Mother's age	0.99
Mother has high school degree (less than h.s.)	0.92
Mother has college or more	0.73
Partner has high school degree (less than h.s.)	1.08
Partner has college or more	0.85
Household income \$10,000	0.88***
Mother is unemployed (out of labor force)	1.13
Mother works full or part time	1.07
Partner is unemployed (employed)	1.41***
Residence is public housing (not public housing)	0.85
Partner is not child's father (child's father)	1.13
Duration of cohabiting relationship in years	1.05***
Mother has child(ren) by another (only joint kids)	1.19
Partner has child(ren) by another (only joint kids)	1.31***

Table 5. Estimated Coefficients from Ordered Probit Regression of Partner's Helpfulness Scale on Whose Name is on the Lease or Mortgage and Other Explanatory Variables. (n = 744)	
Variable (reference category)	Coefficient
Lease/mortgage in partner's name only (mother's name only)	0.06
Lease/mortgage in both names	0.31***
Mother is African American (non-Hispanic White)	0.36**
Mother is Hispanic	0.08
Mother's age	-0.01
Mother has high school degree (less than h.s.)	0.16*
Mother has college or more	0.53*
Partner has high school degree (less than h.s.)	0.10
Partner has college or more	0.41*
Household income \$10,000	-0.01
Mother is unemployed (out of labor force)	0.24*
Mother works full or part time	0.34***
Partner is unemployed (employed)	0.02
Residence is public housing (not public housing)	-0.08
Partner is not child's father (child's father)	0.16
Duration of cohabiting relationship in years	0.01
Mother has child(ren) by another (only joint kids)	0.03
Partner has child(ren) by another (only joint kids)	-0.07

*p < 0.10 **p < 0.05 ***p < 0.01