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Remarital Chances, Choices, and Economic Consequences: Issues of Social and Personal Welfare

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Many divorced women experience a significant decline in financial, social, physical, and psychological well-being following a divorce. Using data from the NLSY79 (n= 2,520) we compare welfare recipients, mothers, and impoverished women to less marginalized divorcees on remarriage chances. Furthermore, we look at the kinds of men these women marry by focusing on the employment and education of new spouses. Finally, we address how remarriage and spousal quality (as defined by education and employment) impact economic well-being after divorce. Our results show that remarriage has positive economic effects, but that is dependent upon spousal quality. However, such matches are rare among divorced women with children and in poverty. The implications of our results for social welfare issues are discussed.

Key words: *children, economic well-being, poverty, remarriage, spousal quality*

Divorce can be a stratifying mechanism for many American men, women, and children. This stratification can take place on a number of dimensions (Amato, 2010), including psychological health, physical health, financial well-being, and access to resources such as friendship networks and social supports (Amato & Hohmann-Marriott, 2007) and declines in physical well-being (Hughes & Waite, 2009). Central to this paper is the substantial negative effect of divorce on income, wealth, poverty status, and overall economic well-being (Hughes &

Waite, 2009; Peterson, 1996; Smock, Manning, & Gupta, 1999; Waite, Luo, & Lewin, 2009). These effects are significantly more negative for women than men (McManus & DiPrete, 2001). Importantly, many divorced women care for children, making them particularly vulnerable to a significant economic downturn following a divorce. Children from divorced families are disproportionately impoverished, stressed, less educated, and more likely to engage in risky behavior (Coleman, Ganong, & Fine, 2000), which can have effects beyond childhood and adolescence (Wolfinger, 2003). Issues with children after divorce can also significantly stress parents, as divorced parents report more difficulty raising children and addressing problem behaviors than married biological parents (Sweeney, 2010).

Because divorce is a stratifying life event, many people try to recover the benefits lost because of it. Although there are a variety of potential solutions to this problem, one quick and common approach is to remarry (Cherlin, 1992; Waite & Gallagher, 2001). The positive effects of (re)marriage on individual well-being are well documented (Frech & Williams, 2007; Hughes & Waite, 2009; Waite & Gallagher, 2001) and include significant positive effects on economic well-being. As such, remarriage is a social welfare issue—despite the fact it is not typically cast in such a light (Baldock, Manning, & Vickerstaff, 2007). In the United States marriage is strongly associated with access to resources, social standing, economic advantage, and overall well-being (Cherlin, 2009). Interestingly, the effect of marriage for personal and social well-being (Amato, Booth, Johnson, & Rogers, 2007) has been the impetus for U.S. anti-poverty programs which encourage marriage among marginalized groups such as the poor, welfare recipients, and single mothers (McLanahan, Amato, & Furstenberg, 2007).

Our paper focuses on the remarital chances of divorced women in the U.S., who typically see large economic declines after divorce (McManus & DiPrete, 2001) and become single mothers because of marital dissolution (Goldscheider & Sassler, 2006). Because of our concern about social welfare issues surrounding divorce and remarriage, we are particularly interested in economically marginalized women, whom we conceptualize as women who use welfare assistance, are below the poverty line, and who care for children (which

reduces per-capita income and increases the risk for poverty). We expect that these characteristics will strongly influence if and when divorced women remarry. Aside from this, however, is the question of what kind of men disadvantaged divorcees remarry. Overall, remarriage may have positive benefits for divorced women (Cherlin, 1992, 1999), but the magnitude of the effect should depend on a husband's personal characteristics (which we refer to as spousal quality, following the sociological literature and for the sake of parsimony). Finally, we assess whether a remarriage and husband's characteristics improve economic standing through applying a random effects model and we emphasize the importance of working toward greater levels of social justice for economically marginalized divorced women.

Marriage, Divorce, and Social Welfare

In its broadest definition, social welfare consists of access to resources that help fulfill social needs. These resources can be economic, social, or service-oriented (Baldock et al., 2007). Marriage and family, as an important social institution, helps individuals access such resources (Baldock et al., 2007). Several examples regarding the link between marriage and personal welfare in the U.S. stand out. Economically, marriage is associated with substantial increases in income and the opportunity to build wealth (Heimdal & Houseknecht, 2003; Lichter, Graefe, & Brown, 2003; Painter & Shafer, 2011; Vespa & Painter, 2011). Intergenerational transfers of wealth and economic resources are more likely if someone is married (Fu & Wolfinger, 2011). Socially, married couples typically have large friendship networks and get more kin support than single people (Treas, 2011). Similarly, religious groups often provide significantly more social support to married couples and families with children than other individuals (Wilcox, 2004). Politically, marriage has been framed as a social welfare issue in the United States. The Personal Responsibility and Work Opportunity Act (PRWORA or welfare reform) passed in 1996 included provisions for marriage promotion and education. More recently, the Deficit Reduction Act of 2005 provided hundreds of millions of dollars for programs under the banner of the

Healthy Marriage Initiative (HMI), which promoted mar-
riage as a way to prevent poverty and improve child welfare
(DHHS, 2009).

　　While marriage is not the sole determining factor of social
or personal welfare in the U.S., it does have significant effects,
provides children with various advantages, and is a stratify-
ing mechanism in the United States. Social science research
indicates that marriage has important effects on various di-
mensions of well-being including quality-of-life, health, social,
psychological, and socioeconomic outcomes (Amato, 2010;
Cherlin, 2009; Sweeney, 2010), which suggests marriage and
family are crucial aspects of social and personal welfare in the
U.S.

　　It is clear that divorce takes away many marital benefits.
Of course, most people divorce their spouses for very good
reasons, such as abuse or infidelity, even though lack of high
personal satisfaction (e.g., individuals who still say they are
satisfied with their lives) has become an increasingly common
reason for dissolution (Amato, 2010; Amato et al., 2007; Amato
& Hohmann-Marriott, 2007). Whatever the reason, it is clear
that there are substantial negative consequences associated
with ending a marriage, including financial consequences, loss
of social ties, reduced resources, complex social relationships,
and poorer health than continuously married men and women
(see Amato, 2010 for a complete discussion). Figure 1 provides
one way to view the negative economic impact of divorce on
women, including women with children. While men see an
increase in their per-capita income after divorce, women, on
average, see a decline. However, the picture worsens when we
consider the disparate experiences of women with and without
children. Women with children see a substantial decline in
their economic well-being after divorce and it does not sub-
stantially improve with time.

　　Although the theoretical link between marriage and well-
being should apply to remarriage, it seems the reality is not
as straightforward. Marital dissolution can have long-last-
ing effects on a myriad of outcomes—even after remarriage.
Furthermore, the positive benefits of remarriage appear to be
variable and partially contingent on first marriage experienc-
es. Thus, we argue that remarriage *is* a social welfare issue—
and one of significance, given that nearly 50% of all marriages

will end in divorce and nearly two-thirds of American divorcees marry a second time (Bramlett & Mosher, 2001; Copen, Daniels, Vespa, & Mosher, 2012).

Figure 1. Median Per-Capita Income Before and After Marital Dissolution, by Sex and Parental Status (in 2008 $)
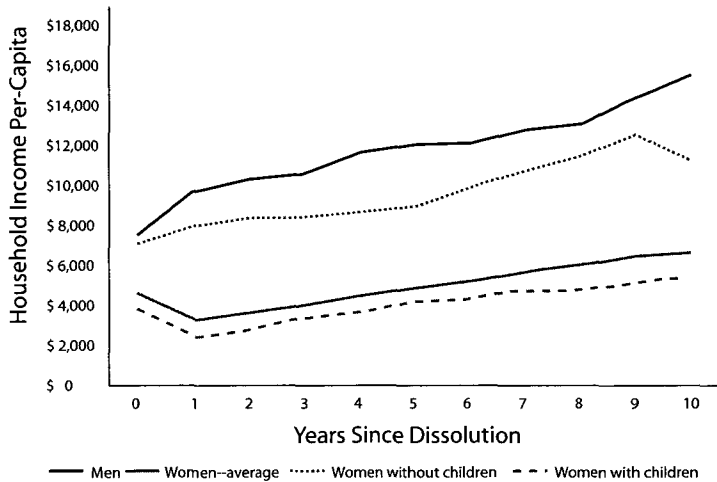
Remarital Benefits

Several scholars, such as Cherlin (1992), have suggested remarriage can help alleviate problems caused by divorce. However, this is a contested empirical question. Several examples stand out. Hughes and Waite (2009) found that the health benefit from remarriage was smaller than the health improvement from first marriage and that remarriage only partially ameliorated the negative effects of divorce on health. Similarly, Amato and Hohmann-Marriott (2007) found any mental health benefit of remarriage was limited to men and women in extremely bad first marriages. How remarriage affects the economic fortunes of divorcees is understood to a lesser degree. However, the limited evidence available suggests that the economic benefits of remarriage are quite strong for women (Ozawa & Yoon, 2002). Yet, remarried women are more likely than continuously married women to report that they feel financially unstable (Malone, Stewart, Wilson, & Korsching, 2010), possibly because of the increased roles they take in the

financial decisions of their new family (van Eeden-Moorefield, Pasley, Dolan, & Engel, 2007).

However, the benefits accrued in remarriage cannot simply be captured by considering whether a woman remarries or not. We explore a potential source of variation in the positive impact of remarriage by addressing the potential impact of a husband's characteristics on economic well-being (Lichter et al., 2003). Marrying a highly-educated or stably employed man produces various advantages not commonly experienced by women who do not remarry or remarry men with poorer economic qualifications. For example, college graduates tend to have greater economic stability and more financial resources than high school dropouts (Oppenheimer, 2003), which has positive returns on family income, short-term and long-term economic well-being, and both intra- and inter-generational mobility (Ozawa & Yoon, 2002; Schwartz & Mare, 2005). In turn, these returns have substantial positive effects for the couples and families, such as increased stability and access to resources (Lewis & Oppenheimer, 2000; Sweeney, 2002).

Searching for a Remarriage Partner

Critical to our research questions is how divorced women find second husbands. Typically, researchers have employed marital search theory (England & Farkas, 1986; Oppenheimer, 1988) to understand matches between spouses. This framework argues that people seek out the highest quality spouse possible given their own characteristics and the kinds of partners available in the marriage market. Numerous characteristics such as socioeconomic status, marital history, race/ethnicity, religion, and parental status play into the calculation of if, when, and whom to marry. For example, desirable characteristics like high socioeconomic status increase the probability of remarriage (Schwartz & Mare, 2005), while less desirable characteristics such as having a child out-of-wedlock can hinder marital prospects (Lichter & Graefe, 2007). The availability of partners with desirable characteristics is also a factor in marital decisions. If numerous potential spouses are available, marriage is likely, while a paucity of desirable suitors has a negative effect.

As we apply this theory to our paper, economically marginalized women may have great difficulty in remarrying or

finding a spouse with good economic attributes such as stable employment or being highly educated. While this is only one way to operationalize partner quality, it does represent an extremely good chance for divorced women to see substantial increases in their economic well-being and access to social supports (Kalmijn & Graaf, 2003). In addition to the stigma divorced women face (Gerstel, 1987; South & Lloyd, 1995; South, Trent, & Shen, 2001), economically marginalized divorcees are not economically advantageous marriage partners for men and often have children, which has a substantial negative effect on remarriage itself (Goldscheider & Sassler, 2006). Yet, these are the exact women who may experience the strongest benefit of remarriage, in light of the potential economic boost conferred by a second marriage (Ozawa & Yoon, 2002). This is especially significant since divorce is often a catalyst for high rates of poverty among women and children (McManus & DiPrete, 2001; Peterson, 1996; Smock et al., 1999).

A woman's decision about a potential remarriage partner can be affected by personal attributes, as well. For example, many women with high socioeconomic status may choose to forgo a second marriage because of bad first marriage experiences and/or solid financial standing (Sweeney, 1997). Similarly, divorced mothers might be very protective of their children and be highly selective of whom they are willing to marry (Goldscheider & Kaufman, 2006). Divorced women who receive public assistance may be less willing to remarry than other women because marriage can limit or eliminate welfare benefits (Lichter, Batson, & Brown, 2004). This can make remarriage a financially risky proposition because a new husband's financial contribution to the family may or may not make up for lost public assistance (Lichter et al., 2003).

There are two additional considerations about divorced women's remarriage behavior. The first issue is *when* divorced women remarry. Divorcees with the most financial difficulty may quickly remarry in order to ease economic pressures (Sweeney, 1997). However, many economically marginalized women may seek out any remarriage in order to help support themselves and/or their children—even if they marry a man with relatively low socioeconomic status. As a result, a woman's need to find financial support quickly will make her less selective about her husband's characteristics, affecting

the number of women who marry well-qualified men. Second, divorced women may be reluctant to marry again. This hesitance may be rooted in gender distrust because of abuse, infidelity, or other bad first marriage experiences (Edin & Kefalas, 2005; Manning, Trella, Lyons, & Du Toit, 2010), the stress associated with dissolution and divorce (Amato, 2010), or, in rare cases, increased happiness post-divorce (Amato & Hohmann-Marriott, 2007; Waite et al., 2009). However, our expectation is that most divorced women will want to remarry because marriage remains a valued institution, even among those who dissolved their first one (Cherlin, 1992, 2004).

Current Study

While several studies have addressed remarriage formation among women (e.g., Kalmijn & Graaf, 2003; Mott & Moore, 1983; Sweeney, 1997, 2002a), little research has focused on the kinds of men with which divorced women repartner (but see Gelissen, 2004; Shafer, 2009). Further, an emphasis on characteristics such as poverty, welfare receipt, and caring for a child have remained relatively ignored. Yet, these are significant characteristics and all the more important given the negative relationship between divorce and financial well-being. As a result, we take our analysis a step further by addressing the impact of remarriage and remarrying a man who is stably-employed and well-educated on economic well-being for these women. Thus, our analysis considers the chances of remarriage and why it matters for women. We hypothesize that economically marginalized women who use welfare, are in poverty, and/or are single mothers, will be less likely to remarry, less likely to remarry economically stable men, and more likely to enter into marriages which offer little to no economic benefit.

It is important to note that we limit our analysis to heterosexual remarriage and do not include other family types, such as cohabiting or homosexual families. Although cohabitation is the most prominent non-marital family form in the United States and plays an important role in American family life, we address only remarriage because cohabitation requires less commitment, is often viewed as a part of the post-divorce courting process, and rarely results in couples combining their

economic resources (Wu & Schimmele, 2005; Xu, Hudspeth, & Bartkowski, 2006).

Method

Data

We use the National Longitudinal Survey of Youth, 1979 cohort (henceforth NLSY79), a nationally representative longitudinal sample of 12,686 men and women born between 1957 and 1965. The data were collected annually from 1979 to 1994 and biennially between 1994 and 2008—the last wave of publically available NLSY data. Importantly, NLSY79 includes a full marital and relationship history, key demographic information about the spouse, variables on socioeconomic status, and other important personal information. We limit our data to women who have experienced a divorce from their first marriage because higher order marital dissolution is extremely selective (Teachman, 2008). Women who divorced and remarried prior to 1979 are excluded from our analytic sample because we lack information on their first marriage and first year of remarriage. Our final analytic sample consists of 2,520 women who divorced between 1979 and 2008.

The data are in an event-history format, where respondents are at-risk for a remarriage from the time they separate or divorce until they remarry or are no longer observed in the data (either through attrition or the end of the observation period). Available evidence suggests that individuals who are separated from their spouse actively search for a new partner, even if their union has not been legally dissolved (Sweeney, 1997). Of course, many separated couples will reunite (Bumpass, Sweet, & Martin, 1990), which caused us to only include years that a respondent is separated from their spouse if it is followed by a divorce without reunion. If a respondent does not report separation from their spouse, the at-risk period begins in the year of divorce. Thus, individuals contribute observations to the model until they exit the data through remarriage or attrition (by non-response or the end of the data in 2008). Each year a respondent is not remarried is treated as a separate observation as a person-year. Our sample includes a total of 20,591 person-years.

Demographically, our sample is 39% Black, 42% White,

and 18% Latino. Thirty-four percent of respondents did not complete high school, 37% are high school graduates, 22% have some college education, and 6% completed post-secondary education. For our key variables, 14% of the women in the sample received welfare, 32% were in poverty, and 68% had co-residential children.

Measures

Dependent variables. We have four dependent measures. The first variable is a dichotomous event variable indicating if the respondent remarried in a given year. Our second and third dependent variables are multinomial and focus on the quality of a woman's second husband. We include variables which measure whether a husband has full-time employment and if the new husband attended college. There are three possible outcomes for these variables: (1) remarried and new husband meets this condition; (2) remarried, but husband does not meet this condition; and (3) not remarried. Husbands are considered full-time employed if they average 40 or more hours of work per week. A spouse is college educated if he has 13 or more years of education.

Our final dependent variable is used in our analysis of how remarriage and spousal characteristics affect economic well-being. In this model we use a time-varying measure for percent of poverty level. We calculated this measure by using total family income from all sources and adjusting these figures to 2008 dollars and dividing by income at 100% of poverty. 100% of poverty was calculated from the Census' official poverty line based on family size, as indicated by the number of adults, biological, step, or adopted children in the household.

Duration. Our models all make use of longitudinal data which require a measure of duration. We use years since separation or divorce. If a respondent reported that she was separated from her spouse, we begin to count the duration to event or censoring from that time. We also control for age in our models, which is time-varying from year-to-year and can strongly affect the chances a woman will remarry (Shafer, 2009). The correlation between the duration variable and age is not prohibitively high at 0.51.

Key independent variables. We have three key independent variables: welfare receipt, poverty status, and the presence of a co-residential child from a prior marriage. Respondents in NLSY79 are asked if they received welfare assistance in the previous year and the source of that assistance. Individuals who reported AFDC or TANF (after welfare reform) assistance, WIC, food stamps, or housing assistance were coded as having received welfare. This variable is a dichotomous measure and is time-varying. Poverty status is a time-varying dichotomous variable constructed using family income, family size, and the Census' official poverty line in each year. Importantly, we lagged these two variables so they indicate that the respondent received welfare assistance or was in poverty in the prior year. This was done for two reasons: (1) it allowed us to assess changes in the effect of marriage on poverty status; and (2) it allowed us to address the potential attractiveness of poor women in the remarriage market better than if we measured welfare receipt and poverty status concurrently with a potential marriage (Lewis & Oppenheimer, 2000; Oppenheimer, 2003). Finally, the presence of a co-residential child or children is measured by a time-varying dichotomous variable indicating if the respondent was a primary caregiver for any biological or adopted children from a previous marriage in the prior year.

Control variables. As we noted earlier, marital search theory suggests that a number of personal characteristics affect entry into marriage and whom one marries (see Kalmijn, 1998 for a full discussion). In addition to affecting a woman's remarriage prospects, these variables are also associated with the likelihood they will use welfare, be in poverty, and/or have children. As a result, we include a number of control variables in our analyses. Socioeconomic status affects marital likelihood (Sweeney, 2002), welfare use, and poverty status. Employment status was measured by a set of time-varying control variables indicating if the respondent had full-time work (35 or more hours a week), part-time work (less than 35 hours a week), or was unemployed. We also include time-varying measures of educational attainment for less than 12 years of schooling (less than high school graduate), 12 years (high school graduate), 13-15 years (some college), and 16 or more years (college graduate).

Religious individuals are less likely to divorce (Call & Heaton, 1997) and some religious groups have a higher proclivity toward remarriage (Kalmijn & Graaf, 2003). As a result, we control for religious affiliation with dichotomous variables for Mainline Protestant, Conservative Protestant, Catholic, and other religious affiliation. Minority racial and ethnic groups are more likely to divorce (Teachman, 2002) and less likely to remarry than Whites. Further, racial and ethnic minorities are at a distinct socioeconomic disadvantage in the United States (Cherlin, 2010). As a result, we include variables for non-Hispanic Black, Hispanic, and non-Hispanic White. We control for family structure at age 14 (single parent family, two biological parents, stepparent present, or other structure) because of its strong effects on marital behaviors (Wolfinger, 2007). Divorce, remarriage, socioeconomic status, and welfare usage all vary across geographic areas (United States Census Bureau, 2008). Urban-rural and South-non South differences are particularly striking. As a result, we include controls for urban and southern residence. Finally, cohabitation may be an alternative to or route into remarriage (Xu et al., 2006). Thus, we include a variable for the number of years the respondent has cohabited since separation or divorce.

Analytic Method

We use two methods in our paper. First, we use event-history methods to model the transition to remarriage and the chances of finding a husband with positive economic attributes. We use a specific class of event-history models, discrete-time logistic regression in our analyses, allowing us to determine when an individual marries, the attributes of their spouse, and how both time-varying and time-constant variables affect these outcomes. These methods are also useful because the assumptions of the model are not restrictive, can account for right censoring, and measure risk of event at each time-point (Allison, 1984). We address our emphasized characteristics—welfare receipt, poverty status, and having children—by making comparisons with women who do not receive welfare, are not in poverty, and do not have children. In essence, our study compares the remarriage patterns of marginalized and less marginalized divorcees.

Next, to assess how remarriage and spousal choice affect economic well-being, we used fixed effects models in order to incorporate time-varying characteristics for remarriage, new husband's attributes, and a woman's time-varying characteristics on percent of poverty (Hoffmann, 2004). Using a Hausman test, we considered the possibility that our data may be better suited for a random effects model. However, the Hausman showed that fixed effects were more appropriate ($H = 1868.52$; $p < .001$). Our data for this analysis are different than that used for our analysis of remarriage. In this model we use years since divorce as a meaningful time metric and women are included from the time of marital dissolution to the dissolution of their second marriage or until the data ends in 2008. Fixed effects models can only include time-varying variables, as all time consistent differences between individuals are controlled out (Köhler, Kohler, & Kreuter, 2005; Singer & Willett, 2003); we only include variables for time since divorce, time since divorce-squared, years remarried (0 = not remarried), and husband's attributes (stable employment and college attendance) in our models. Correlations between these variables are not prohibitively high. All analyses were run in Stata 12.0.

Results

Descriptive Statistics

In our sample, 54% of all women got remarried. Women on welfare and women in poverty were less likely to remarry, with 44% and 37% entering a second marriage, respectively. Women with children were about as likely to remarry as women generally.

Of women who did remarry, 66% of all women married a man with full-time employment. Considerably fewer women who used welfare married a stably employed man (48%), while only 15% of impoverished women did so. Similarly, while half of divorced women married a man who attended college, only 27% of welfare recipients and 14% of impoverished women made similar matches. Mothers were similar to the percentages for the full sample of women (65% and 45%, respectively) on both outcomes. Thus, our descriptive results show that the

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Table 1. Odds Ratios for Remarriage and Relative Risk Ratios for Marrying a Spouse with Given Characteristics.(continued next page)

	Remarriage	Spouse Full-Time Employed		
	Remarried vs. not remarried	FT spouse vs. not remarried	PT/ Unemployed spouse vs. not remarried	PT/ Unemployed vs. FT spouse
Time				
Yrs since dissolution	1.120 **	1.403 ***	1.012	0.722 ***
Yrs since dissolution squared	0.969 ***	0.937 ***	0.984 *	1.050 ***
Yrs since dissolution cubed	1.001 ***	1.002 ***	1.000 *	0.999 ***
Age	0.980 ***	0.931 ***	1.050 ***	1.128 ***
Key Independent Variables				
Rec'd welfare in prior year	0.959	0.695 *	1.494 **	2.151 ***
In poverty in prior year	0.426 ***	0.241 ***	0.791 *	3.287 ***
Co-residential child from divorce	0.937	1.014	0.921	0.908
Employment (ref.= full-time employed)				
Part-time employment	1.208 **	1.367 ***	0.954	0.698 **
Does not work outside home	1.278 *	1.335 *	1.073	0.804
Education (ref.= high school graduate)				
< High school	1.031	1.116	0.919	0.823
Some college	0.941	0.977	0.954	0.977
College graduate	0.803 *	0.797	0.880	1.104
Yrs cohabited after divorce	0.857 ***	0.849 ***	0.872 ***	1.027
South	1.206 **	1.317 **	1.071	0.814
Urban	0.862 *	0.883	0.825	0.934
Religious Affiliation (ref.= other)				
Conservative Protestant	0.974	0.867	1.076	1.240
Catholic	0.885	0.876	0.877	1.001
Mainline Protestant	0.883	0.906	0.809	0.893
Race/Ethnicity (ref.= Non-Hispanic White)				
Non-Hispanic Black	0.584 ***	0.509 ***	0.666 **	1.309
Hispanic	1.036	0.912	1.181	1.294
Family Structure at age 14 (ref.= other)				
Two parents	1.170	1.263	1.031	0.816
Step-parent present	1.259	1.315	1.177	0.895
Single parent	0.993	0.967	0.992	1.026
Observations (years)	20,591	20,591	20,591	
Observations (respondents)	2,143	2,143	2,143	
-2 log likelihood	1,172.22	1,566.78	1,357.92	
Psuedo R-squared	0.119	0.135	0.117	

Souce: National Survey of Youth, 1979 cohort ***p<.001, **p<.01, *p<.05 (two-tailed test)

Table 1. Odds Ratios for Remarriage and Relative Risk Ratios for Marrying a Spouse with Given Characteristics.(continued from previous page)

	Spouse Attended College		
	College educated spouse vs. not remarried	Spouse not college edu-cated vs. not remarried	Spouse not college educated vs. college edu-cated spouse
Time			
Yrs since dissolution	1.135 *	1.113 *	0.980
Yrs since dissolution squared	0.967 ***	0.970 ***	1.003
Yrs since dissolution cubed	1.001 ***	1.001 ***	1.000
Age	1.005	0.963 ***	0.958 ***
Key Independent Variables			
Rec'd welfare in prior year	0.714	1.070	1.499
In poverty in prior year	0.358 ***	0.460 ***	1.286
Co-residential child from divorce	0.817*	1.041	1.275*
Employment (ref.= full-time employed)			
Part-time employment	1.134	1.267 **	1.117
Does not work outside home	1.171	1.349 *	1.152
Education (ref.= high school graduate)			
< High school	0.892	1.069	1.198
Some college	1.392 **	0.696 ***	0.500 ***
College graduate	1.460 **	0.354 ***	0.243 ***
Yrs cohabited after divorce	0.860 ***	0.854 ***	0.994
South	1.232*	1.178*	0.956
Urban	1.137	0.720 ***	0.634
Religious Affiliation (ref.= other)			
Conservative Protestant	0.917	1.016	1.108
Catholic	0.902	0.879	0.975
Mainline Protestant	0.817	0.943	1.155
Race/Ethnicity (ref.= Non-Hispanic White)			
Non-Hispanic Black	0.490 ***	0.675 ***	1.378
Hispanic	0.843	1.208	1.432*
Family Structure at age 14 (ref.= other)			
Two parents	1.271	1.106	0.870
Step-parent present	1.229	1.269	1.032
Single parent	1.192	0.873	0.732
Observations (years)			
Observations (respondents)			
-2 log likelihood			
Psuedo R-squared			

*Souce: National Survey of Youth, 1979 cohort ***p<.001, **p<.01, *p<.05 (two-tailed test)*

prospects of marrying an economically well-qualified man are not particularly good in remarriage generally; they are particularly poor for the most economically marginalized women.

Estimating the Odds of Remarriage and Marriage to an Economically Stable Husband

We report the odds ratios for remarriage and relative risk ratios for marrying a full-time employed spouse and spouse who attended college in Table 2. Our results show that some economically marginalized divorced women are slower to and less likely to remarry. Women in poverty have 57.4% lower odds of remarriage in any given year after divorce than women not in poverty. We found no significant differences between welfare recipients and non-welfare recipients, nor between mothers and women without children. Among our other variables, less than full-time employment and Southern residence lead to a higher likelihood of remarriage, while increased age, cohabitation, and urban residence decrease it. Additionally, Black women were less likely to remarry than White women.

Turning to the analysis of marriage to a full-time employed husband, our results indicate that economically marginalized divorcees are less likely to remarry a stably employed man and often marry a man with less than full-time employment quickly. The odds of marrying a part-time or unemployed man were 1.151 times higher for welfare recipients and 2.287 times higher for impoverished women, than for their respective comparison groups. This indicates that when women who use welfare or are in poverty marry, they tend to find underemployed or unemployed spouses.

Our analysis of marriage to a college-educated husband yields similar results. Women in poverty and mothers are less likely to find husbands who attended college than they are to not remarry. In our comparisons of marital outcomes, our results show that, in any given year, mothers have 27.5% higher odds of marrying a man who did not attend college than a man who has some college education. No statistically significant differences for this comparison were observed for welfare receipt or poverty.

Table 2. Fixed Effects Models for Poverty Ratio

Time since divorce	3.444*** (0.884)	3.537*** (0.886)
Time since divorce-squared	-0.116** (0.036)	-0.119** (0.036)
Years remarried (0= not remarried)	4.361*** (0.385)	4.394*** (0.385)
Husband full-time employed		-1.608 (13.254)
Husband college educated		40.165* (16.168)
n (person years)	32,795	32,795
n (maximum years observed)	30	30
n (respondents)	2,143	2,143
Intercept	200.565	199.490
Rho (Interclass Correlation)	0.081	0.080
Estimated R-square	0.03	0.03

The Economic Benefits of Remarriage

The results of our fixed effects model are reported in Table 3. Model 1 focuses on the effect of time since divorce, its quadratic form, and years since remarriage on poverty ratio (i.e., a poverty ratio of 100 would be exactly at the poverty line). Our results show that each additional year after divorce is associated with an increase in the poverty ratio of slightly more than 3%, although the size of this increase moderates over time. Looking at our measure of years since remarriage, we found that each additional year since remarriage provides more than a 4% increase in economic well-being. In Model 2, we added variables for husband's characteristics. The results for time since divorce and remarriage are substantively similar to those presented in Model 1. While stable employment does not have a significant effect on economic well-being, marrying a husband who attended college has a substantial positive effect. In fact, we observe a 40% increase in poverty ratio from marrying a college educated man.

Discussion

While several studies have addressed remarriage formation among women (e.g., Koo, 1980; McNamee & Raley, 2011; Sweeney, 1997), the impact of economic vulnerability on remarriage chances and the kinds of men divorced women remarry has not received significant attention. We extend the literature further by focusing on the impact of these matches on previously-married women (but see Ozawa & Yoon, 2002). Additionally, we address this question because of its important social welfare implications. Simply put, remarriage provides one opportunity to access important economic, social, political, health, and other resources to women who often experience extremely negative effects of divorce. Our analyses focused on three areas. First, we addressed which women remarry with a specific focus on three marginalizing post-divorce characteristics: poverty, welfare receipt, and caring for children. Next, we modeled the impact of these three characteristics on the economic quality of a new husband. We operationalized spousal quality as marrying a man with steady employment or who attended college (Qian, Lichter, & Mellott, 2005). Finally, we used fixed effects models to assess how remarriage alone and remarriage to men with given characteristics affects economic well-being in remarried families.

We have three main findings from our paper. First, poverty, but neither welfare receipt nor having children, has a significant negative effect on the likelihood of remarriage. On the one hand, these results suggest that many women who could benefit from remarriage are not any less likely to remarry than women who are less economically vulnerable. On the other hand, women who are in poverty are the least likely to enter remarriage—which may result in a number of difficulties for themselves and any children they may have. However, while (re)marriage may confer benefits, the size of the benefits received through marital unions depends, in part, on spousal quality.

Second, economically marginalized women had low likelihoods of marrying a full-time employed man or college-educated man. In terms of marrying a stably employed man, women who receive welfare or who are impoverished are much more

likely to marry a man who is employed part-time or unemployed than to find a husband with full-time employment. In our analysis of marriage to a college-educated man, we found that women with children had a higher likelihood of marrying less-educated men than women without children. Again, these marriages appear to happen relatively quickly. No other differences were observed for our key variables. Although each group had different patterns with respect to the kinds of men they marry, our results show that economically marginalized women are more likely to marry less economically qualified men than their non-marginalized counterparts.

Third, we found that remarriage has a small positive effect on the economic fortunes of divorced women. However, when we included husband's economic characteristics, our results showed a substantial positive effect of marrying a college-educated man on economic well-being. Yet, this is the group that economically marginalized women are least likely to marry. Women in poverty have a particularly low likelihood of doing so, and mothers are significantly more likely to marry a man who did not attend college than one who did. Thus, a characteristic which has the most substantial impact on economic well-being after divorce is the one marginalized women are least likely to find in the remarriage market.

Our findings, however, should be tempered by the limitations of our analyses. Although NLSY79 has several strengths, our sample is limited in other ways. The data come from a cohort of individuals born between 1957 and 1965 and are not representative of women from other birth cohorts. Our data also lack information on several factors which have been linked to remarriage formation such as divorce initiation, attitudes about divorce and remarriage, and other important spousal characteristics, such as prior marital status and having children (e.g., Sweeney, 1997, 2010). As a result, there may be important selection factors for which our paper cannot account. Nevertheless, we feel that our data are of sufficiently high quality, especially when considering the lack of data about remarriage in the United States (Sweeney, 2010), that our results are useful in understanding an issue with significant social consequences.

Implications

Our paper has important implications for family and welfare policy. For one, the U.S. government has linked welfare receipt and anti-poverty policies to marriage since 1996's welfare reform. The Healthy Marriage Initiative (HMI) promotes marriage formation and discourages divorce through a variety of methods (DHHS, 2009). In recent years, some of these efforts have been directed at divorced women (Manning et al., 2010). While having women marry and stay married may be a worthwhile goal, the evidence suggests that spousal quality is an important component of even the most rudimentary definitions of marital success and economic well-being within a marriage (Huston & Melz, 2004). Our results indicate it is unlikely that marriage promotion efforts as part of PRWORA and HMI will truly address the problems of disadvantaged divorced women. In other words, the prospects of a marriage producing solid economic benefits are limited, given the kinds of men disadvantaged divorced women remarry—which may ultimately undermine how successful a marriage may be. These insights also have important implications for clinicians working with divorced women who want to remarry at some point or are in serious relationships. These issues are particularly applicable as clinicians seek to help economically marginalized clients explore their relational options and better understand the potential obstacles or undesirable outcomes they might encounter in that process.

Defenders of marriage promotion policies may argue that they are less anti-poverty programs than programs intended to sell the benefits of traditional family life to a group skeptical of marriage. However, a significant literature suggests that poor women have extremely positive impressions of marriage—so much so that out of respect for the institution they avoid relationships they feel do not stand on solid financial or emotional footing (Cherlin, Cross-Barnet, Burton, & Garrett-Peters, 2008; Edin & Kefalas, 2005). Although our paper cannot address this question due to a lack of sufficient data on the remarriage plans of divorced women, we would argue that there is little evidence to support the notion that the previously-married value marriage any less than the never-married. In fact, high rates of remarriage have been interpreted by family scholars

as evidence of marriage's institutional strength in the United States (Cherlin, 1992, 2004). Thus, the problem is not that poor women, even if they are divorced, do not want to get married. Instead, the problem stems from the personal characteristics, *often the cause of divorce,* which make marrying or remarrying difficult—a point our paper addresses more straightforwardly.

Although there is a healthy debate about the degree to which the government should promote marriage, enact policies that affect the family, or support traditional family forms, the mounting evidence suggests that marriage promotion policies do not always promote social justice, social welfare, or personal well-being. For example, women who live below the poverty line are almost 60% less likely to remarry than women who are not in poverty. But, our findings are even starker when we move beyond the consideration of whether or not divorced women remarry, but consider the kinds of men they might partner with and the benefits these kinds of marriages offer. Perhaps anti-poverty programs for divorced women would be more beneficial if they were aimed elsewhere. For example, our results show that welfare receipt does not have negative effects on remarriage or chances of marrying a college-educated spouse. Therefore, in addition to the clinical implications mentioned above, we recommend that social service agencies, social workers, and other helping professionals who can advocate for divorced women should do their best to help this group utilize services and receive all benefits possible. Such action could have substantial effects on the lives of both women and their children as divorced women consider and pursue remarriage.

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