



Brielle Bryan
Rice University

Hira Farooqi
Rice University

Implications of Child Incarceration for Maternal Wealth and Labor Force Attachment

Center for Financial Security

University of
Wisconsin-Madison
1300 Linden Drive
Madison, WI 53706

608-890-0229
cfs@mailplus.wisc.edu
cfs.wisc.edu

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.

Abstract

Qualitative research suggests that mothers play a critical role in supporting adult children both during and after experiences of incarceration, yet the implications of incarceration for mothers have been relatively unexplored in existing research. Using mother-child linked data from the National Longitudinal Survey of Youth 1979 and the NLSY79 Child and Young Adult study, we investigate whether the incarceration of a child at any age after 14 appears to influence mother's economic outcomes as measured by maternal wealth and maternal labor supply. We also analyze whether accounting for child incarceration history helps to explain the racial wealth gap. We find significant relationships between child incarceration and maternal wealth, but the importance of current versus prior child incarceration depends on the type of wealth considered. We also find that child incarceration appears to be much more detrimental in dollar terms for white women than black or Hispanic women, but the financial asset penalty associated with child incarceration is larger in percentage terms for black women than for white women. Lastly, we find a statistically significant and negative relationship between maternal labor supply and child incarceration with bigger effect sizes for white and married women. As we discuss in the conclusion, these findings suggest that child incarceration—the burdens of which mothers disproportionately bear—may contribute to gender inequality in Social Security benefit amount and Supplemental Security Income eligibility in old age.

Keywords: maternal wealth, maternal labor force participation, incarceration, assets, gender, race

1. Background

Over the past fifty years, the American criminal justice system has grown to a scale unprecedented from both an historical and global perspective (Garland 2001). On any given day, close to 2 million individuals are incarcerated in American prisons and jails (Carson 2022). Even more alarmingly, the US incarcerates more youth than any other economically comparable nation in the world (Amani et al. 2018). Accordingly, the number of Americans who have passed through and been marked by the criminal justice system and the number of families affected by this contact with the criminal system has also increased greatly over the past five decades. As of 2018, 45 percent of Americans had ever had an immediate family member incarcerated, and more than 20 percent of women aged 50 or older had ever had a child incarcerated (Enns et al. 2019).

Researchers find that incarceration appears to be detrimental to subsequent employment prospects, housing stability, health, wealth accrual, and even civic participation (Geller and Curtis 2011; Maroto 2015; Massoglia and Pridemore 2015; Pager et al. 2009; Warner 2015; Western 2002). A sizable separate literature has also explored the consequences of mass incarceration for close relations of those who are or have been incarcerated, focusing primarily on children and, to a lesser extent, romantic partners (Bruns and Lee 2020; Sugie 2015; Turney 2015, 2017; Wakefield and Wildeman 2014; Western and Smith 2018). Scholars have directed relatively little attention *up* the family tree, however, to consider the intergenerational consequences of incarceration for the parents of incarcerated individuals.

Qualitative research suggests that mothers often play a crucial role in providing support for adult children both during their incarceration and, especially, when they return home (Harding et al. 2019; Western 2018), but only a handful of quantitative studies have explored the consequences of incarceration for the mothers of currently or formerly incarcerated adults (Goldman 2019; Green et al. 2006; Sirois 2020). These existing studies have considered maternal health outcomes, finding a negative relationship between child incarceration and maternal mental and physical health. But mothers' economic wellbeing is also likely to be detrimentally impacted by child incarceration given the financial costs and opportunity costs that mothers accrue in assisting children who are being processed by the criminal justice system, maintaining contact with them during their incarceration, and supporting them following their release.

Thus, this paper asks whether child incarceration appear to affect maternal economic well-being as measured by wealth accumulation and labor supply. Based on data availability and methodological considerations we address slightly varied questions regarding the relationship between child incarceration and maternal wealth compared to labor supply. In the case of wealth, we examine what mechanisms play the largest roles in linking child incarceration to maternal wealth and whether accounting for child incarceration history helps explain the racial wealth gap among American women. In the specific case of maternal employment, we explore whether the relationship between maternal labor supply and child incarceration varies by maternal race and marital status. We also explore whether the labor supply of husbands and wives respond in a similar way to child incarceration.

We investigate these questions using mother-child linked data from the National Longitudinal Survey of Youth 1979 (NLSY79) and the NLSY79 Child and Young Adult cohort (NLS-CYA). We use an event study framework and fixed effect models to assess the evidence that child incarceration affects three distinct measures of wealth: financial assets, homeownership, and primary residence equity.¹ We find a significant relationship between child incarceration and maternal wealth, but the relative importance of current versus prior child incarceration depends on the type of wealth considered: Current child incarceration is negatively associated with financial asset levels and probability of homeownership while prior child incarceration is associated with decreases in home equity and financial assets. Separate models by race and ethnicity suggest that child incarceration may be much more detrimental in dollar terms for white women than black or Hispanic women, but the financial asset penalty associated with child incarceration is larger in percentage terms for black women than for white women. Despite significant racial differences in exposure to the criminal justice system, accounting for child incarceration does not appear to meaningfully reduce the size of the racial wealth gap among women.

Regarding labor supply, we find that current child incarceration reduces mother's labor supply in terms of number of weeks worked in a year and the probability of being employed. This negative effect is more pronounced for white and married mothers with partners present, likely due to the income effect. When we examine the relationship between labor supply of partners of women with justice-system-involved children we find no statistically significant relationship,

¹ We also examined net worth as a separate outcome but do not report these findings because they so closely match findings from models of financial assets.

which suggests that in the case of a negative shock to the household it is women who re-allocate their time away from market work to attend to the needs of the justice-involved child.

These findings are relevant not only for scholars interested in the collateral consequences of incarceration but also for scholars interested in contributors to gendered differences in labor market attachment and those interested in intergenerational wealth processes. Like collateral consequences scholars, wealth scholars have primarily considered downward intergenerational processes, focusing on the transmission of transfers, advantages, and disadvantages from older generations to younger generations. While transfers to children for tuition or down payment assistance obviously deplete parental wealth, they mark an investment in the wealth and wealth-generating potential of the next generation. Our findings suggest that incarceration appears to be another common event in children's lives that may deplete parental wealth, but unlike college attendance or first home purchase, it does not mark a transfer of wealth from one generation to the next so much as a loss of total wealth within families. Our findings with regard to the labor market consequences of child incarceration for mothers dovetail with recent research finding gender inequality in how household labor supply is shaped by health shocks (Arrieta and Li 2023; Costanzo and Magnuson 2019).

This report is organized as follows: Section 2 provides an overview of the data and methods that we use, Section 3 presents results from our examination of wealth implications of child incarceration, Section 4 presents results related to maternal labor, and Section 5 concludes.

2. Data & Methods

We examine these questions using linked mother-child data from the NLSY79 and the NLS-CYA. NLSY79 began following a nationally representative cohort of 12,686 men and women in 1979, when they were ages 14 to 22. Those original sample members were interviewed annually from 1979 through 1994 and have been interviewed biennially since, with the response rate remaining close to 80 percent (Bureau of Labor Statistics, n.d.). As of 2016, the most recent survey year in which wealth data were collected, sample members ranged from 51 to 60 years old.

The NLS-CYA study began following and assessing the biological children of female NLSY79 sample members in 1986. Starting in 1994, children 14 years and older began completing surveys modelled on the NLSY79, including providing self-reports of criminal convictions and

incarceration history. As of 2016, respondents in the NLS-CYA sample ranged in age from two to 46 years old with an average age of 30. We exclude members of discontinued NLSY79 subsamples and respondents who are not non-Hispanic black, non-Hispanic white, or Hispanic. This analysis, therefore, focuses on 3,242 female members of the NLSY79 cohort and their 7,646 biological children observed between 1994 and 2016, of whom 512 (6.7 percent) have ever been incarcerated. The mothers in our analysis sample had a mean of 2.36 and a median of two children by 2016. Thirteen percent of mothers (427) have had at least one child incarcerated by 2016. Children in our analytic sample ranged from 12 to 46 years old as of 2016, with a mean and median age of 27.

Measures of Child Incarceration History

Our primary independent variables of interest are time-varying indicators of child's current incarceration status and whether they have ever been incarcerated to date. We use several variables in the NLS-CYA to construct the current incarceration variable. First, for each young adult respondent, the survey collects data on their primary residence at each interview date, which allows us to identify respondents currently residing in a correctional facility at the time of the interview. Starting in 2006, the NLSY-CYA also recorded the start of the current incarceration spell for respondents incarcerated at the time of their survey. We use this incarceration spell start date to backfill incarceration status at prior interview dates as appropriate. Third, we use the child-level self-reports of incarceration history that NLSY-CYA has collected from children 14 years old and up since 1994 to fill in any missing values on the current incarceration measure for years in which children did not complete an interview. All NLS-CYA respondents 14 years and older are first asked if they have ever been convicted for anything other than a minor traffic charge. If they answer yes, they are then asked whether they have ever been sentenced to time in a correctional institution. Based on their response to these questions, we determine that a child who has never been convicted or who has been convicted but says they have never been incarcerated would not have been incarcerated in any of the previous interview years either. We use child interview dates and information on start dates for child incarceration spells to determine whether that child was incarcerated at the mother's interview date for each year. We use this measure of current incarceration status at the time of mother's interview, as our outcome variables are measured on the mother's interview date.

Our time-varying measure of whether a child has ever been incarcerated is constructed from the self-reported questions on conviction and incarceration history and our measure of current incarceration status at each interview date. By also coding children who are interviewed in prison or jail as ever incarcerated, rather than relying only on their self-reports to the questions about conviction and incarceration history, we are able to capture pretrial detention spells, as well as incarceration resulting from convictions that respondents fail to report.² As with the current incarceration status variable, we use information on the child's interview date and the mother's interview date at each survey wave to determine whether the child had ever been incarcerated as of the mother's interview date. The inclusion of the current child incarceration measure (*Child currently incarcerated at mother's int*) in each model ensures that the coefficient on the ever-incarcerated measure (*Child ever incarcerated*) reflects the relationship between completed child incarceration spells and maternal wealth outcomes.

Maternal Wealth

We examine the relationship between children's self-reported incarceration history and several measures of mothers' wealth. NLSY79 has collected wealth data, including data on homeownership, from respondents since 1985 in all survey years except 1991, 2002, 2006, 2010, 2014, and 2018. All financial variables are adjusted to 2016 dollars using the Consumer Price Index. Our first outcome, financial assets, reflects mother's self-reported value of all savings, checking, and retirement accounts at the date of each interview, as well as the value of any stocks, bonds, or certificates of deposit, if applicable. We also consider homeownership and self-reported primary residence equity. NLSY79 imputes missing values for specific assets, and we employ these imputed values. Asset measures in the NLSY79 reflect household wealth for both NLSY79 sample members and their spouses/partners, therefore, we control for marital status and partner status in all models.³

² Questions about criminal activity, conviction history, and incarceration are asked via computer-assisted survey interviewing so that respondents are less likely to be influenced by social desirability bias than they might be if these questions were asked directly by their interviewer.

³ Results are consistent if we instead adjust wealth outcomes by dividing asset values by two for all years in which women are married or partnered.

Measures of Labor Supply

NLSY79 survey records detailed information on entire labor market histories of respondents. Detailed weekly employment status arrays are maintained for each participant, recording the main activity for each week starting from 1978. Therefore, for each participant, for each week since she entered the survey, we can observe whether she was employed in any given week or unemployed/out of the labor force. In addition, we can also observe hours worked per week at main job for each week for each respondent starting from 1978. We use these weekly status arrays to create annual employment status variables for each mother starting from age 20. Using these detailed employment records based on the entire length of labor market history, we are also able to incorporate accumulating years of work experience in our estimations of labor supply.

Control Variables

Our primary analyses rely on mother fixed effect models, which reduce concerns about unobserved confounding by virtue of comparing women's wealth after child incarceration to their own wealth before initial child incarceration. As such, we control only for the following time-varying confounders in our main models: age, years of education, marital status, partner status, region of residence, household income quartile, household size, and own incarceration history. Because observations are in child-year format we also control for child's gender and child's age at each interview date. We multiply impute missing values on control variables but do not impute missing values on child incarceration history—thus years in which children do not participate in the interview and their incarceration status cannot be confidently determined based on subsequent reports of incarceration timing are dropped from the analysis. We include year fixed effects in all models.

Table 1 displays weighted descriptive statistics for our analytical sample for the wealth analysis—that is, for non-Hispanic white, non-Hispanic black, and Hispanic mothers in the NLSY79 sample and their children for person-years in which data on financial assets or child incarceration status were not missing. We use custom sample weights supplied by the NLSY79 to make the respondents who participated in the years in which wealth data were collected nationally representative. The weighted sample is 74 percent non-Hispanic white, 18 percent non-Hispanic black, and 8 percent Hispanic. Mean financial assets across all person-years are \$107,216 and

mean primary residence equity is \$85,083. Children are actively incarcerated at the date of mother's interview in 0.5 percent of all person-years and are previously incarcerated at the date of mother's interview in 1.6 percent of all person years. By 2016, 5 percent of children have ever been incarcerated and 9.8 percent of mothers have ever had a child incarcerated. Eighty-two percent of ever-incarcerated children are male. On average, a mother in our sample has about 13 years of work experience in the labor market and 67 percent of them are employed.

Table 1: Descriptive Statistics for Maternal Wealth Analyses

	Mean or %	Std. Dev
Person-Level		
<i>Mother's characteristics:</i>		
Financial assets (\$)	3,242	
Financial assets in 1985 (\$)	9.76	
Homeowner (%)		
White (non-Hispanic)	74.12	
Black (non-Hispanic)	17.86	
Hispanic	8.02	
<i>Children's characteristics:</i>		
# of unique children	7,646	
Male (%)	51.04	
Ever incarcerated by 2016 (%)	5.00	
Male among ever incarcerated (%)	81.59	
Person-Year Level		
<i>Mother's characteristics:</i>		
Primary residence equity (\$)	107,216	400,296
Primary residence equity in 1985 (\$)	4,205	16,551
Age (yrs)	69.77	
Married (%)	42.46	7.60
Cohabiting with partner (%)	68.99	
Number of children	5.07	
Years of education	2.49	1.15
Ever incarcerated (%)	13.43	2.43
Household size	1.05	
Family income (\$)	3.91	1.51
Mother's region of residence (%)	42,136	39,367
Northeast	18.50	
North Central	31.60	
South	33.36	
West	16.54	

Parents' education (%):		
Less than high school	29.85	
High school diploma or GED	40.32	
Associate degree	12.41	
Bachelor's degree	10.39	
Graduate degree	7.04	
Co-resident grandchildren (%)	3.92	
Weeks worked in last year	36.55	21.8
<i>Children's characteristics:</i>		
Age (yrs)	15.72	8.31
Currently incarcerated (%)	0.51	
Male among currently incarcerated (%)	91.93	
Ever previously incarcerated in any given year (%)	1.63	
Age if in jail (yrs)	29.12	6.04
Child lives in mother's household (%)	56.12	
Child is a parent (%)	12.82	
Child is married (%)	2.07	
Child's income (\$)	12,857	17,182
<i>N</i> (child-year observations)	47,294	

Note: Weighted descriptive statistics based on 1994–2016 person-years in NLSY79 and NLSY79 Child and Young Adult data. Units are indicated in column labels. All dollar values have been adjusted for inflation to 2016 values. Standard deviations are provided for continuous variables only.

For our analysis of maternal labor market outcomes, we make use of women's employment, relationship and fertility history retrospectively collected in NLSY79. This retrospective information allows us to create yearly measures of women's employment outcomes and time varying characteristics for each year, even for the survey years when NLSY79 was administered biennially. For this reason, the sample used for labor market analysis differs slightly from the sample used for wealth analysis. Table 2 below presents descriptive statistics for the analysis that we employ to analyze maternal labor market outcomes.

Table 2: Descriptive Statistics for Maternal Employment Analyses

	Mean	Std. Dev
Person-Level		
<i>Mother's characteristics:</i>		
Unique mothers	4,941	
% of mothers with any child ever incarcerated by 2016	14.49	
% of white	40.85	
<i>Children's characteristics:</i>		
# of unique children	11,545	

Person-Year Level

Mother's characteristics:

Age (yrs)	43.62	8.65
Proportion Married (%)	59.0	
Number of children	2.740	1.38
Proportion with any child under 5 years (%)	15.0	
Ever incarcerated (%)	1.4	
Completed high school (%)	52.5	
Completed college (%)	34.8	
Work experience (yrs)	14.96	9.56
Employed (%)	67.4	
Weeks worked annually	34.36	22.7
Weekly hours worked, if employed	37.17	11.64

Mother-child-year observations 74,522

Note: Descriptive statistics based on 1990–2018 person-years observed in NLSY1979 and NLSY79 Child and Young Adult data. Units are indicated in column labels.

Standard deviations are provided for continuous variables only.

Analytical Approach

We first employ an event study approach, comparing the dynamic trajectory of a mother's financial assets in the years before a child is incarcerated with the years after her child is incarcerated, relative to the year of transition into first incarceration. Although child's justice system involvement is not purely exogenous to mother's wealth, we adopt the identification argument presented in Kleven et al. (2019) and argue that the event of having a child incarcerated generates sharp changes in the process of a mother's wealth accumulation which are uncorrelated with unobserved confounders. Given the long duration of the NLSY79, we are able to study the evolution of a mother's wealth from eight years before a child transitions into incarceration until 10 years after this event.

Since NLSY79 records information biennially from survey round 1994, one period in our event study framework constitutes two years. The regression we estimate is as follows:

$$Y_{it} = \beta + \sum_{j \neq 1} \alpha_j I.\{j = t\} + X_{it}\delta + \lambda_t + \nu_{it}$$

where Y_{it} is mother's financial assets; α_j are lags and leads around the event when a child transitions into incarceration; X_{it} represents mother's time-varying characteristics, including age, as described above; λ_t represents survey year fixed effects; and ν_{it} represents the error term.

Controlling for age allows us to account for life-cycle trends in asset accumulation, while adding year fixed effects purges the model of time trends arising from varying macroeconomic conditions.

We next run maternal fixed effect models. We run OLS regressions to predict financial wealth levels, primary residence equity and labor supply in terms of weeks worked and hours worked and a linear probability model for the probability of employment. We run logistic regression models to predict current homeownership in each survey year. Next, in an attempt to better understand the mechanisms that may link child incarceration to maternal wealth, we run a series of mother fixed effect models that add the following time-varying variables one at a time, then jointly: adult child's co-residence with mother, an indicator for whether the adult child is a parent, an indicator identifying whether the mother is currently residing with any grandchildren at each survey wave,⁴ child's current marital status, mother's weeks worked in the past calendar year, and child's earned income in the last calendar year. We run these models for each wealth outcome but for the sake of parsimony only display results from the financial wealth models in the main text. Results from mechanisms models of homeownership and home equity are discussed in the main text and can be found in the online supplement.

Finally, to explore how much of the racial wealth gap among women might be attributable to racial differences in child incarceration histories, we run pooled regression models in which we drop maternal fixed effects and add controls for the following time invariant mother characteristics: race/ethnicity, initial asset values in 1985,⁵ and mother's parents' education level to help account for the role of social origins and parents' resources in shaping one's own wealth trajectory (Killewald and Bryan 2018).⁶ In the first model we do not include measures of child

⁴ Unfortunately, the NLSY79 household rosters do not provide enough detail to determine exactly which of a mother's children is the parent of any grandchildren residing with her.

⁵ Because asset measures are collected at the household level, incorporating respondents' spouses' assets, we divide reported 1985 asset values by two for mothers who were married in 1985. Results are consistent if we do not adjust the initial 1985 assets measure for marital status.

⁶ Mother's parents' education is measured as highest education level completed by the mother's residential biological parent(s) in 1979, categorized as no high school diploma, exactly a high school diploma, some college education, a four-year college degree, or more than a four-year degree. We assume less than 12th grade is no high school diploma, exactly 12th grade is a high school diploma, one to three years of college is some college education, four years of college is a four-year college degree, and five or more years of college is more than a four-year degree. For respondents with no residential parent, maternal values are used if available, else paternal values are used.

incarceration history and interpret the coefficients on the *black* and *Hispanic* variables as the residual wealth gaps that cannot be attributed to mother's age, education, household income, region, marital status, household size, own incarceration history, social origins, and children's gender and ages. In the second model we add our measures of children's current and prior incarceration to test whether accounting for differences in child incarceration helps to reduce the size of the black-white or Hispanic-white wealth gaps, as reflected in the *black* and *Hispanic* coefficients. In the third and final model we add race-interacted versions of the two child incarceration measures to test for racial variation in the size of the relationship between child incarceration and maternal wealth. Standard errors are clustered at the mother level in these models. Once again, we run these models for each wealth outcome but include only results from the financial wealth models in the main text for the sake of parsimony. Results from models of homeownership and home equity are shown in the online supplement.

3. Child Incarceration and Maternal Wealth

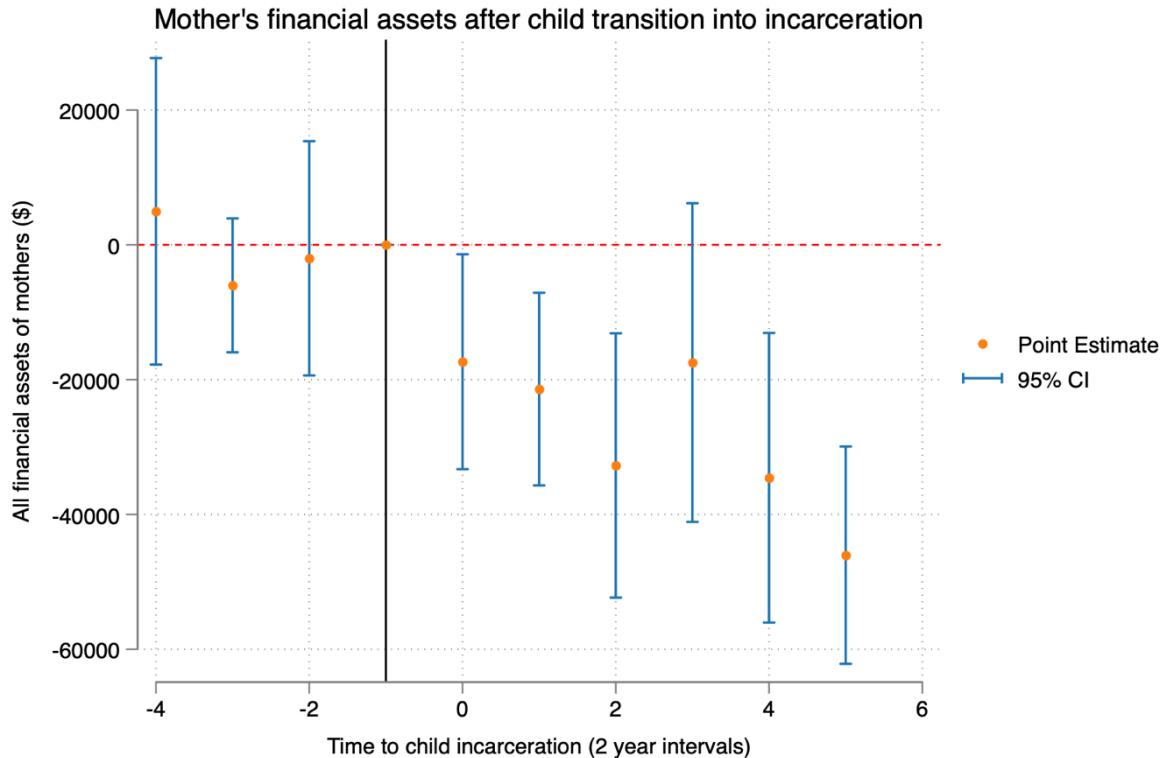
Event Study

Figure 1 presents the results of our event study regression. Figure 1 shows that there is no significant difference between the financial assets of a mother in the years before a child is incarcerated relative to the year in which the child is incarcerated. However, in the years after incarceration, mother's financial assets are significantly lower compared to the year of initial incarceration. There is a clear and significant drop in mother's financial assets in the period immediately after a child is incarcerated, and this downward trend is observed to persist even 10 years after a child is first incarcerated.

To test the robustness of this finding we also run a placebo test where we randomly assign an age of child first incarceration to women in the NLSY79 sample whose children are *never* incarcerated using the observed distribution of mother's ages at child first incarceration among the sample members who *do* experience child incarceration. Using this placebo age, we create our event time windows and estimate the event study regression outlined above. The results, shown in Figure 2, demonstrate that when we analyze women whose children are never incarcerated around the same ages as women who do experience child incarceration there is no significant difference

in untreated women's wealth trajectories in the years before the placebo child first incarceration relative to the years after this artificial event.

Figure 1



Note: Estimates of mother's financial assets based on time since first child incarceration using linked NLSY79 and NLSY79 Child and Young Adult data. Ninety-five percent confidence intervals shown. Red line indicates no change in value of financial assets. Financial asset values adjusted for inflation to 2016 dollars.

Mother Fixed Effects Models

Table 3 displays results from maternal fixed effect models of financial assets, homeownership, and primary residence equity. Both current and prior child incarceration are associated with significantly lower financial wealth: Current child incarceration is associated with approximately \$25,000 less in financial assets, while prior child incarceration is associated with a decrease of approximately \$17,000 in financial assets (Column 1). Counter to our hypothesis that prior child incarceration would affect homeownership but current child incarceration would not because housing is an illiquid asset, we see that current child incarceration is associated with significantly lower log odds of homeownership, while there is no relationship between prior child incarceration

Table 3: Maternal fixed effect models of financial wealth, homeownership, and primary residence equity

	(1) All financial assets	(2) Homeownership	(3) Primary residence equity
Child currently incarcerated at mother's int	-24,579*** (7,370)	-0.467* (0.237)	-5,816 (5,253)
Child ever incarcerated	-16,879*** (4,990)	0.0223 (0.144)	-9,740*** (2,582)
Mother is married	23,935** (7,802)	1.696*** (0.0663)	11,250*** (3,097)
Mother has a cohabiting partner	17,829 † (9,182)	0.986*** (0.0891)	8,551* (3,422)
Age of mother	-5,006 (7,009)	-0.288*** (0.0579)	-3,192 (2,837)
Mother ever incarcerated	-171,556 (120,472)	-0.343 (0.697)	-26,070*** (5,802)
Age of child	325.3* (151.5)	0.000954 (0.00468)	32.64 (68.80)
Mother's education	-3,784 (3,096)	0.00121 (0.0329)	-2,157 (1,795)
Child is female	-589.8 (1,466)	-0.000864 (0.0442)	-371.7 (502.5)
Family size	6,544*** (1,580)	0.151*** (0.0171)	6,247*** (1,050)
Observations	43,835	22,045	41,999

Note: Unweighted regression estimates. Columns 1 and 3 are results from OLS regressions and column 2 presents results from logistic regression (log-odds coefficients). Other explanatory variables include year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

and homeownership. It is important to note, however, that in mother fixed effects models, only women who vary on the outcome measure factor into coefficient estimation. Accordingly, only women for whom homeownership status changes over the observation window are included. Thus, the significant negative *Child currently incarcerated* coefficient in Column 2 suggests that child incarceration is associated with a loss of homeownership for women who are already homeowners. This finding could indicate either that mothers are often unable to maintain mortgage payments during children's case adjudication and/or incarceration or that some mothers choose to sell their homes to increase liquid assets during child incarceration.⁷ Both current and prior child

⁷ When we run pooled sample models of homeownership that drop the mother fixed effect, thereby including women who do not vary in their homeownership status over the observation period, we

incarceration are negatively associated with primary residence equity (Column 3), but only the coefficient on *child ever incarcerated* is statistically significant, suggesting that, on average, mothers' home equity decreases by nearly \$10,000 after a child's incarceration.

Mechanisms Models

Table 4 displays results from maternal fixed effects models of financial wealth that introduce potential mediating factors that could help explain the relationship between child incarceration and maternal wealth: whether the child lives with the mother; whether the child has any children of their own whom the mother may help to support during or after the child's incarceration; whether the mother has any grandchildren residing in her house at each survey date; whether the child has a spouse who might also be able to provide support to them; mother's labor force attachment measured by weeks worked in the past calendar year; and, finally, the child's earned income in the prior calendar year. While we are unable to see direct expenditures on bail, court costs, phone calls, visits, etc., the mechanisms we include are all factors that prior research suggests may be affected by incarceration and that may reflect the in-kind expenditures (e.g., housing a formerly incarcerated child or a currently incarcerated child's own children) that accompany child incarceration. Because these are mother fixed effect models, reflecting within individual variation, coefficients will indicate how much a change in a given mediator is associated with a change in maternal financial wealth. We examine how the coefficients on the current child incarceration and prior child incarceration variables change as we add each of these variables independently, then as we add them all collectively.

The most salient finding is that adding these mechanisms does not substantially alter the size of the coefficient on either current child incarceration or previous child incarceration. In fact, the size of the coefficient on current child incarceration only decreases when child's co-residence with mother, co-residence of grandchildren with the mother, and child's income are added to the model, while the size of the coefficient on previous child incarceration only reduces when child's parent status, co-residence with grandchildren, and child's income are added to the model. The

see instead that current child incarceration is not significantly related with log odds of homeownership while prior child incarceration is (see Appendix Table A6), which aligns with our hypothesis that the accrued costs of prior child incarceration may prevent some women from entering homeownership.

most influential mediators for current child incarceration appear to be changes in co-residence with grandchildren (Column 3) and changes in child's income (Column 6), which reduce the current child incarceration coefficient by only 2.3 percent and 6.6 percent, respectively. Turning to the *child ever incarcerated* coefficient, while accounting for changes in child income and co-residence with grandchildren each reduce the coefficient by about 5 to 6 percent, accounting for child's parental status (Column 2) reduces the prior child incarceration coefficient by 21 percent. That child's parental status would play a relatively large role in helping to explain the relationship between prior child incarceration and maternal financial wealth levels is fitting given qualitative research finding that mothers frequently play crucial roles in hosting visitations between formerly incarcerated adult children and their own non-custodial children, in helping those adult children attempt to regain custody of their children, and in helping to cover financial costs for those grandchildren (Western 2018).

Incorporating all of these mechanisms simultaneously (Column 7), reduces the *child ever incarcerated* coefficient by 28.5 percent but reduces the *child currently incarcerated* coefficient by only 4.4 percent, likely reflecting the fact that the costs associated with current child incarceration are much more direct (e.g., bail, commissary funds) and not measured in NLSY79, while the costs of having a previously incarcerated child are often in-kind in nature and, thus, better captured by the covariates available in the NLSY79. We have also run models in which we introduce mechanisms into models of homeownership and primary residence equity (Appendix Tables A1 and A2).⁸ We find that child's co-residence with mother is the most influential mediator in the homeownership model; adding it to the model reduces the coefficient on current child incarceration by 12.8 percent. Child's parental status, on the other hand, is the most influential mechanism in the primary residence equity model. The coefficient on *child ever incarcerated* is reduced by 23.6 percent when this variable is added to the model.

Finally, we have also run models in which each mechanism variable is interacted with the two child incarceration history variables to test whether these mechanisms moderate the relationship between child incarceration and maternal wealth. The coefficients from these models suggest that the negative relationship between current child incarceration and maternal wealth is

⁸ We use linear probability models, instead of logistic regression, when running mechanisms-focused models of homeownership to allow for direct comparison of coefficients across models with differing covariates.

Table 4: Maternal fixed effect models of financial assets with mechanisms

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Child incarcerated at mother's int.	-24,332** (7,426)	-25,487*** (7,449)	-24,022** (7,514)	-24,604*** (7,374)	-24,960*** (7,383)	-22,961** (7,348)	-23,251** (7646)
Child ever incarcerated	-16,911*** (4,995)	-13,266** (4,721)	-16,015** (4,954)	-16,891*** (4,989)	-17,264*** (4,932)	-15,846** (5,027)	-12,097** (4693)
Child lives in mother's household	1,612 (3,947)						888 (4,041)
Child is parent		-20,322*** (4,903)					-18,094*** (4,860)
Mother has grandchildren			-33,269*** (7,407)				-28,400*** (7,047)
Child is married				-1,089 (8,123)			1,475 (8,242)
Mother's weeks worked					-272.5 (173.4)		-278 (173.3)
Child's income						0.313 † (0.166)	0.368** (0.164)
Observations	43,835	43,835	43,835	43,835	43,835	43,835	43,835

Note: Unweighted OLS regression estimates. Other explanatory variables include time varying mother's characteristics such as mother's relationship status, age, education, family income, family size and any history of her incarceration. Also included in the regression are gender of the child, year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

even larger when a grandchild is co-residing with the mother and that the relationship between a child's *previous* incarceration and maternal wealth is even larger when the formerly incarcerated child co-resides with the mother, but none of the interaction terms are statistically significant (see Appendix Tables A3-A5).

Racial Wealth Gap Models & Racial Variation

Having established a relationship between child incarceration and maternal wealth in our event study analysis and fixed effect models, we now turn to the question of whether racial disparities in child incarceration (see Enns et al. 2019) may contribute to the racial wealth gap. To address this question, we estimate three regression models in which we drop maternal fixed effects and add controls for time invariant characteristics, including race. Model 1 predicts mother's financial assets as a function of mother and child observed characteristics without accounting for child's incarceration history. Model 2 adds the two child incarceration variables, and Model 3 adds interaction terms between race dummy variables (white is the reference category) and child incarceration variables. Results of these models are shown in Table 5.

The coefficients on *Black* and *Hispanic* change little from Model 1 to Models 2 and 3, suggesting that differences in child incarceration history across racial groups explain little of the black-white and Hispanic-white gaps in the value of financial assets. The Model 3 results, however, reveal significant racial differences in these relationships. In particular, the association between current child incarceration and maternal financial wealth is driven primarily by white women, for whom current child incarcerated is associated with a decrease of approximately \$44,000 and previous child incarceration is associated with having about \$30,000 less in financial assets than observably similar mothers. The positive coefficients on the child incarceration history by race interaction terms suggest that these relationships are much smaller for black and Hispanic women, but only the *black*previous* child incarceration term is statistically significant. The same patterns hold true for homeownership and home equity. Adding child incarceration variables does not meaningfully reduce the size of the racial wealth gap in either of these outcomes, and the negative relationships between child incarceration and maternal homeownership and home equity are driven primarily by white mothers (see Appendix Tables A6 and A7).

Table 5: Pooled sample OLS regression models of mother's financial assets with race interactions

	(1)	(2)	(3)
Black	-43,088*** (6,948)	-42,903*** (6,963)	-43,623*** (7,021)
Hispanic	-29,384*** (8,690)	-29,366*** (8,692)	-29,713*** (8,768)
Child currently incarcerated at mother's int.		-18,279** (6,953)	-43,981** (16,651)
Child ever incarcerated		-3,732 (6,520)	-30,196* (14,053)
Black*Child currently incarcerated			22,596 (18,740)
Hispanic*Child currently incarcerated			30,405 (21,505)
Black*Child ever incarcerated			36,707* (16,040)
Hispanic*Child ever incarcerated			26,299 (18,882)
Mother is married	18,166*** (4,981)	18,207*** (4,984)	18,204*** (4,985)
Mother has a cohabiting partner	14,113 (9,311)	14,106 (9,314)	14,092 (9,311)
Age of mother	2,765 † (1,561)	2,753 † (1,560)	2,751 † (1,560)
Mother ever incarcerated	-19,227** (6,990)	-19,023** (7,001)	-18,997** (6,959)
Age of child	-1,392*** (409.3)	-1,358** (414.1)	-1,356** (414.1)
Child is female	4,458 (3,693)	4,065 (3,760)	4,114 (3,761)
Mother's education	9,764*** (1,710)	9,747*** (1,710)	9,749*** (1,710)
Family size	4,945*** (1,487)	4,908*** (1,489)	4,884** (1,489)
Initial financial assets	2,313*** (0.686)	2,313*** (0.686)	2,312*** (0.686)
Observations	43,313	43,313	43,313

Note: Unweighted regression estimates. Other explanatory variables include year fixed effects, regional dummies, mother's parents' education, and family income quintiles. Initial financial assets are measured as mother's financial assets in 1985 adjusted according to her marital status in 1985. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

We find the same pattern with respect to racial variation in the child incarceration effect when we run maternal fixed effect models separately by race. Current child incarceration, for example, is associated with a decrease in financial assets of nearly \$80,000, on average, for white

mothers compared to a decrease of just \$17,000 for black mothers. Likewise, previous child incarceration is associated with a decrease of \$18,000 in primary residence equity for white mothers, compared to a decrease of \$10,000 for Hispanic mothers (see Appendix Tables A8-A10).⁹

That child incarceration is more detrimental in dollar terms for white mothers makes intuitive sense given that white mothers have more in financial assets to expend on both currently and previously incarcerated children, as well as higher starting homeownership rates and home equity from which to fall. This finding is, thus, in keeping with prior research that has found incarceration to be most detrimental to neighborhood quality for whites because, thanks to residential segregation, whites live in more advantaged neighborhoods prior to incarceration than do black and Hispanic Americans (Massoglia et al. 2012). Similarly, the pre-existing advantage that white mothers have in wealth and wealth accumulation relative to black and Hispanic mothers (Killewald and Bryan 2018) means that child incarceration has the potential to be much more damaging to their asset levels.

If we consider these coefficients in relation to average financial wealth levels for white versus black mothers, however, we see that the decrease in financial wealth associated with current child incarceration is much larger for black women than white women. The \$80,000 decrease in financial wealth for white mothers represents about 60 percent of average financial assets for this group (\$131,523), while the \$17,000 decrease in financial wealth for black mothers represents about 83 percent of mean financial wealth for this group (\$20,572).¹⁰ Thus, while child incarceration does not appear to explain a meaningful portion of the racial wealth gap, it does appear to have meaningful consequences for the wealth levels of both white and black mothers.

⁹ The only deviation from this pattern is in the relationship between current child incarceration and homeownership. Current child incarceration is associated with a larger decrease in the probability of homeownership for Hispanic mothers than for white mothers, but the difference is not statistically significant (see Appendix Table A9).

¹⁰ The same is true for prior child incarceration, although these coefficients are not statistically significant in the race-specific models: While the level difference is larger for white mothers than black mothers, the percent difference is larger for black mothers than white mothers.

4. Child Incarceration and Maternal Labor Market Supply

Table 6 presents the results for estimates of eq (1) for mother's labor supply measures. In columns (1) and (2) the dependent variables are number of weeks worked each year and probability employed respectively. In column (3) the dependent variable is average hours worked per week conditional on being employed to examine whether mothers of incarcerated children who remained employed varied the intensity of their work or changed the number of hours they worked at their jobs. Columns (1) and (2) in Table 6 show that a child's incarceration is significantly and negatively associated with a mother's labor supply as measured both by weeks worked and the probability of employment. Mothers with a child in jail worked about 3.3 weeks less and were 5 percent less likely to be employed compared to mothers who did not have their children detained. These effects are both statistically significant at the 1 percent and 5 percent levels respectively. On average, mothers of children in NLSY79 data work 34.8 weeks in a year. This means that having a child in jail reduces the number of women's labor supply by 9.5 percent when measured in terms of weeks worked. Similarly, given that 67.8 percent of mothers are employed in the NLSY79 sample, column (2) in Table 6 shows that a child's incarceration reduces the extensive margin of a mother's labor supply by 7.5 percent. Interestingly, the number of hours worked by mothers who remain employed does not respond in a statistically significant way to a child's incarceration. One concern in this estimation is that a mother's own incarceration record might impact a child's likelihood for being in jail and also impact mother's labor supply. Omitting mother's own delinquency record would bias δ upwards and overstate the impact of child incarceration. Therefore, we re-run the estimation to check if our results are robust to the inclusion of mother's own criminal record. Columns (4)–(6) present the results of our estimates where we add a time-varying measure of a mother ever having been incarcerated to the regression model. The dependent variable in column (1) is number of weeks worked in a year, in column (2) probability of being employed, and in column (3) the dependent variable measures average weekly hours conditional on employment. The coefficients obtained in columns (4)–(6) demonstrate that the inclusion of mother's own incarceration status has a very small effect on the size of the coefficients on a child being incarcerated and the impact we obtained remain essentially the same as in the estimation without mother's delinquency record, still significant at the 5 percent level.

Table 6: Impact of child incarceration on current maternal labor supply

	(1) Weeks worked	(2) Employed	(3) Weekly hours worked	(4) Weeks worked	(5) Employed	(6) Weekly hours worked
Lagged work experience (yrs)	-0.355*** (-7.87)	-0.00799*** (-8.51)	0.112 (1.33)	-0.359*** (-7.91)	-0.00810*** (-8.56)	0.117 (1.37)
ChildInJailMI	-3.328** (-2.82)	-0.0542* (-2.21)	-0.233 (-0.24)	-3.330** (-2.82)	-0.0543* (-2.21)	-0.229 (-0.23)
Ever in jail				-4.549* (-2.52)	-0.112** (-2.67)	2.821 (1.03)
Family size	-0.465** (-3.12)	-0.00960** (-3.07)	-0.102 (-1.02)	-0.467** (-3.13)	-0.00963** (-3.08)	-0.102 (-1.02)
Age	1.736*** (4.05)	0.0373*** (4.24)	0.770** (2.64)	1.743*** (4.06)	0.0375*** (4.26)	0.769** (2.64)
Age squared	-0.0198*** (-4.12)	-0.000391*** (-3.97)	-0.0102** (-3.13)	-0.0198*** (-4.13)	-0.000391*** (-3.97)	-0.0102** (-3.14)
Number of children	-1.335 (-1.52)	-0.0193 (-1.00)	-3.278*** (-5.62)	-1.337 (-1.52)	-0.0193 (-1.00)	-3.267*** (-5.60)
Number of children squared	0.137 (1.20)	0.00237 (0.89)	0.333*** (4.14)	0.138 (1.21)	0.00238 (0.89)	0.331*** (4.12)
Any child 0-5 years	-6.009*** (-13.60)	-0.119*** (-12.86)	-1.960*** (-6.18)	-6.007*** (-13.60)	-0.118*** (-12.86)	-1.960*** (-6.18)
Completed college	7.657*** (4.76)	0.150*** (4.50)	1.850 (1.17)	7.645*** (4.75)	0.150*** (4.50)	1.863 (1.18)
Completed high school	3.952** (3.16)	0.0786** (3.02)	0.347 (0.25)	3.955** (3.17)	0.0787** (3.02)	0.357 (0.26)
Married	0.310 (0.66)	0.00949 (0.95)	-0.898** (-2.71)	0.321 (0.68)	0.00976 (0.97)	-0.905** (-2.73)
Mother-child fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
Year fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
Observations	118217	118217	79351	118217	118217	79351

Note: Unweighted regression estimates of maternal employment outcomes in the prior year from maternal fixed effect models using linked NLSY79 and NLSY79 Child and Young Adult data. t statistics shown in parentheses.

*** p<0.001, ** p<0.01, * p<0.05

In addition to the point-in-time measures of labor force attachment explored in Table 6, we also examine the impact of child incarceration on mothers' accumulated years of work experience, which lends insight into how child incarceration may affect Social Security benefits eligibility and benefit levels. Results from this analysis are presented in Table 7. Columns (1)–(2) in Table 7 show that the current incarceration of a child is associated with a statistically significant decrease of two years of accumulated work experience for mothers. The sign and magnitude of these coefficients remain stable between Columns (1)–(2) even as we take into account a mother's own incarceration history. We also separately look at this relationship by maternal marital status and race. The negative implications of child incarceration on mothers' years of work experience also hold within these subgroups. Despite differences in coefficient magnitude, coefficients are not significantly different across race and marital status subgroups. Detailed results of these regressions are presented in Table A11 in the accompanying appendix.

Variation in Current Labor Force Attachment by Race

Next, we run the model presented in Table 6 separately by race. We split our sample into white and non-white mothers and estimate the OLS fixed effects regression separately for each racial category. The results of this analysis are presented in Table 8. Columns (1)–(3) present regression results for labor supply outcomes of white mothers and columns (4)–(6) present results for non-white mothers. As the coefficient on child incarcerated at mother's interview obtained in column (1) shows, the bulk of the negative relationship between mother's labor supply and child incarceration is being driven by white mothers. White mothers with a child currently incarcerated work 13.45 weeks less on average compared to white mothers with non-incarcerated children. Similarly, white mothers with incarcerated children are about 24 percentage points less likely to be employed compared to white mothers without incarcerated children. These effects are precisely measured and the coefficients are highly statistically significant. Similar to the results obtained for the full sample, the intensive margin of labor supply remains unaffected for white mothers and does not respond to a child's incarceration.

Columns (4)–(6) show that there is no statistically significant relationship between having a currently incarcerated child for non-white mothers' labor supply. At first glance this effect appears to be counterintuitive. Non-white families are more likely to have children who come into contact with the justice system and therefore it would make more sense to observe a systematic

Table 7: Impact of child incarceration on mothers' accumulated years of work experience

	(1) Work Experience	(2) Work Experience
ChildInJailMI	-2.041*** (-6.01)	-2.045*** (-6.02)
Ever in jail		-5.114*** (-4.30)
Family size	0.0817* (2.25)	0.0791* (2.18)
Age	0.842*** (6.01)	0.846*** (6.05)
Age squared	0.000311 (0.21)	0.000272 (0.18)
Number of children	-0.0396 (-0.09)	-0.0387 (-0.09)
Number of children squared	-0.0931 (-1.36)	-0.0925 (-1.36)
Any children 0-5 years	0.432*** (3.80)	0.431*** (3.80)
Completed college	-0.273 (-0.66)	-0.298 (-0.72)
Completed highschool	-1.036** (-3.11)	-1.049** (-3.15)
Married	-0.0984 (-0.96)	-0.0917 (-0.90)
Mother-child fixed effects	Yes	Yes
Year fixed effects	Yes	Yes
Observations	74689	74689

Note: Unweighted regression of maternal accumulated years of work experience on maternal characteristics and child's incarceration status using maternal fixed effect models with linked NLSY79 and NLSY79 Child and Young Adult data. t statistics shown in parentheses.

*** p<0.001, ** p<0.01, * p<0.05

Table 8: Impact of child incarceration on current maternal labor supply by race

	White mothers			Non-white mothers		
	Weeks worked	Employed	Weekly hours worked	Weeks worked	Employed	Weekly hours worked
Lagged work experience (yrs)	-0.670*** (-7.02)	-0.0141*** (-7.19)	-0.0329 (-0.22)	-0.251*** (-4.95)	-0.00608*** (-5.73)	0.141 (1.37)
ChildInJailMI	-13.45** (-3.03)	-0.246** (-2.72)	-1.361 (-0.53)	-1.653 (-1.41)	-0.0224 (-0.91)	0.340 (0.32)
Ever in jail	-3.991 (-1.07)	-0.0379 (-0.46)	-2.384 (-0.66)	-4.077* (-2.04)	-0.126** (-2.91)	6.967* (2.20)
Family size	-0.476 (-1.79)	-0.00812 (-1.47)	-0.137 (-0.67)	-0.485** (-2.79)	-0.0103** (-2.81)	-0.0698 (-0.61)
Age	2.300*** (3.48)	0.0465*** (3.41)	0.797 (1.66)	1.584** (2.85)	0.0353** (3.11)	0.926* (2.55)
Age squared	-0.0231** (-3.10)	-0.000431** (-2.80)	-0.00842 (-1.61)	-0.0190** (-3.07)	-0.000387** (-3.06)	-0.0125** (-3.09)
Number of children	-0.253 (-0.20)	0.00830 (0.28)	-3.829*** (-5.15)	-1.835 (-1.85)	-0.0307 (-1.44)	-3.042* (-2.46)
Number of children squared	-0.122 (-0.67)	-0.00431 (-0.99)	0.370*** (6.35)	0.229* (2.12)	0.00458 (1.90)	0.301 (1.42)
Any children 0-5 years	-6.348*** (-9.49)	-0.127*** (-9.13)	-2.080*** (-4.17)	-5.592*** (-9.68)	-0.109*** (-9.03)	-1.705*** (-4.22)
Completed college	3.890 (1.67)	0.0807 (1.68)	0.480 (0.22)	8.827*** (4.42)	0.171*** (4.14)	2.436 (1.22)
Completed high school	0.553 (0.32)	0.0129 (0.37)	-1.981 (-1.13)	4.978*** (3.32)	0.0978** (3.11)	1.411 (0.80)
Married	-1.582* Yes	-0.0300 Yes	-1.607** Yes	1.221* Yes	0.0279* Yes	-0.491 Yes
Mother-child fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
Year fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
Observations	42304	42304	30973	75913	75913	48378

Note: Unweighted regression estimates of maternal employment outcomes from maternal fixed effect models using linked NLSY79 and NLSY79 Child and Young Adult data. t statistics shown in parentheses.

*** p<0.001, ** p<0.01, * p<0.05

relationship between the labor supply of non-white mothers and justice involvement of their children. One potential explanation for why child incarceration is more detrimental for white compared to non-white mothers might lie in socioeconomic differences between white families with incarcerated children and non-white families with incarcerated children. When we explored the presence of fathers in the households where children were incarcerated, 47 percent of white households with incarcerated children had fathers present in the household compared to only 23 percent of non-white households. Since white mothers of incarcerated children are more likely to have a partner present, it is probably more feasible for them to reduce their labor supply and devote their time to the needs of their incarcerated children. Non-white mothers, on the other hand, are financially constrained if their partner is not present in their household so even if an incarcerated child needs their time, they may be unable to divert time away from market work. This also suggests that income effect might play a significant role in determining the size of the impact of child incarceration on maternal labor supply. Labor supply of mothers from socioeconomically better off backgrounds might be more responsive to child incarceration compared to mothers who are financially constrained.

Variation by Mother's Marital Status

We further explore the heterogeneous impact of child incarceration on maternal labor supply by conditioning on a mother's marital status. Similar to what was found previously, we can expect that labor supply of married mothers would respond significantly and negatively to child incarceration while labor supply of single mothers might be unresponsive or even increase if financial costs associated with child incarceration requires mothers to spend more time in market work to generate extra income. Columns (1)–(3) in Table 9 present results of our estimation for number of weeks worked, probability of employment and hours worked per week for married mothers. Columns (4)–(6) in Table 8 present results of our estimation for single mothers. As expected, the large and negative impact of child incarceration is only present for mothers who are married. For all single mothers there is no statistically significant impact of child incarceration on labor supply.¹¹

¹¹ We conducted a two-tailed test to see if coefficients on ChildInJailMI differ significantly between regressions for married versus single mothers. We found that the differences are statistically different at 10 percent (z -value = -1.75) for number of weeks worked in a year and at 5 percent (z -value = -2.05) for the likelihood of employment.

Table 9: Impact of child incarceration on current maternal labor supply by marital status

	Married mothers			Single mothers		
	Weeks worked	Employed	Weekly hours worked	Weeks worked	Employed	Weekly hours worked
Lagged work experience (yrs)	-0.190** (-2.90)	-0.00446*** (-3.31)	0.227 (1.86)	0.0943 (1.82)	0.000294 (0.28)	0.145** (3.17)
ChildInJailMI	-4.794* (-2.12)	-0.0908* (-1.97)	-1.979 (-1.44)	-1.847 (-1.44)	-0.0199 (-0.75)	-0.834 (-0.78)
Family size	-0.165 (-0.68)	-0.00394 (-0.80)	0.0362 (0.22)	-0.707*** (-4.23)	-0.0144*** (-4.11)	-0.580*** (-4.11)
Age	2.500*** (4.18)	0.0520*** (4.25)	0.791 (1.94)	0.510 (0.76)	0.0137 (0.99)	0.833 (1.54)
Age squared	-0.0293*** (-4.42)	-0.000573*** (-4.21)	-0.0111* (-2.46)	-0.00909 (-1.20)	-0.000186 (-1.20)	-0.0123* (-2.04)
Number of children	-3.642** (-3.07)	-0.0742* (-2.51)	-3.959*** (-6.37)	-0.121 (-0.09)	0.0105 (0.37)	-1.262 (-1.08)
Number of children squared	0.343 (1.87)	0.00796 (1.63)	0.365*** (5.37)	0.120 (1.06)	0.00120 (0.54)	0.177 (1.74)
Any child 0-5 years	-5.420*** (-9.72)	-0.108*** (-9.29)	-1.512*** (-3.92)	-6.143*** (-8.20)	-0.120*** (-7.74)	-4.709*** (-7.80)
Completed college	3.298 (1.52)	0.0564 (1.20)	-1.525 (-0.62)	9.944*** (4.06)	0.207*** (4.07)	8.929*** (4.47)
Completed high school	1.298 (0.74)	0.0270 (0.70)	-2.544 (-1.13)	5.360** (2.85)	0.113** (2.91)	3.559* (2.38)
Observations	69868	69868	49383	48348	48348	48995

Note: Unweighted regression estimates of maternal employment outcomes from maternal fixed effect models using linked NLSY79 and NLSY79 Child and Young Adult data. t statistics shown in parentheses.

*** p<0.001, ** p<0.01, * p<0.05

Impacts for Fathers

Analyzing the impact of child incarceration on the labor supply of fathers and mothers separately provides further insights into how households reallocate their time when faced with an adverse outcome. In Table 10 we present the results of estimating equation (1) with weeks worked and average hours worked per week by spouses of NLSY79 women to see if partners of these women change their labor supply in response to the incarceration of a child. Columns (1)–(2) present the results for the full sample, columns (3)–(4) present the results for spouses of white women, and columns (5)–(6) show the results for spouses of non-white women. In all the models we fail to find a significant effect of child incarceration on the extent of father's labor supply.¹²

5. Conclusion

The results in this paper highlight an important dimension on which the American carceral system burdens the resources of families and contributes to gender inequality in economic outcomes. Policy makers and advocates aiming to reform the justice system and other policy areas so that the collateral consequences of incarceration are not so costly should take into consideration the extensive role that mothers play in supporting the millions of currently and formerly incarcerated Americans. As our paper shows, for many mothers a child's incarceration means losing out on earnings opportunities and experiencing a deterioration of their accumulated skills to divert time away from market, with significant consequences for their assets as well. The effects of this loss of labor market attachment and the impacts for wealth persist for mothers even in the long run.

Our study has important implications for better understanding the structural barriers that contribute to gender and racial inequality in Social Security eligibility and benefit levels, private savings, and accordingly, likely need for SSI assistance in old age. The strong negative association between child incarceration mother's labor supply and wealth suggest that women who have had a child incarcerated are likely to be at a significant financial disadvantage once they reach retirement age. The labor market consequences of child incarceration are likely to diminish their

¹² It may be possible that spouses of women with a higher earnings potential might be more responsive in changing their labor supply in response to a child's incarceration. We tested whether labor supply of husbands of more educated women might respond more significantly to child incarceration by interacting a wife's education with the Child Incarcerated variable in the regression for husband's labor supply. The coefficients remained insignificant.

Table 10: Impact of child incarceration on paternal labor supply

	All sample		White		Non-white	
	Weeks worked	Hours worked	Weeks worked	Hours worked	Weeks worked	Hours worked
ChildInJailMI	-2.826 (-1.40)	-2.561 (-1.28)	-6.808 (-1.40)	-9.405 (-1.70)	-1.485 (-0.68)	-0.780 (-0.37)
Mother ever in jail	-28.24*** (-4.57)	-16.61** (-2.89)	-53.12*** (-46.12)	0.741 (0.60)	-23.54*** (-3.69)	-18.60*** (-3.47)
Family size	0.272 (1.41)	0.323 (1.70)	0.241 (0.91)	0.351 (1.28)	0.273 (1.08)	0.328 (1.36)
Mother's age	0.628 (1.36)	0.621 (1.39)	0.600 (0.97)	0.0809 (0.13)	0.921 (1.35)	1.351* (2.08)
Mother's age squared	-0.0138** (-2.61)	-0.0135** (-2.65)	-0.0124 (-1.78)	-0.00614 (-0.90)	-0.0180* (-2.29)	-0.0228** (-3.07)
Number of children	0.650 (0.65)	-0.0968 (-0.11)	-0.596 (-0.66)	-0.0833 (-0.09)	1.268 (0.68)	-0.933 (-0.62)
Number of children squared	0.0578 (0.37)	0.247* (1.98)	0.231* (2.33)	0.226* (2.45)	-0.0528 (-0.18)	0.336 (1.46)
Any child 0-5 years	-0.905* (-2.42)	-0.956* (-2.51)	-1.353** (-2.73)	-1.451** (-2.70)	-0.216 (-0.39)	-0.200 (-0.37)
Mother completed college	-1.124 (-0.64)	-0.801 (-0.45)	-0.526 (-0.25)	-1.949 (-0.82)	-0.394 (-0.17)	0.622 (0.26)
Mother completed high school	-0.955 (-0.67)	-0.425 (-0.31)	0.903 (0.66)	-0.154 (-0.09)	-1.220 (-0.63)	-0.143 (-0.08)
Mother-child fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
Year fixed effects	Yes	Yes	Yes	Yes	Yes	Yes
Observations	75305	75305	35030	35030	40275	40275

Note: Unweighted regression estimates of paternal employment outcomes from maternal fixed effect models using linked NLSY79 and NLSY79 Child and Young Adult data. t statistics shown in parentheses.

*** p<0.001, ** p<0.01, * p<0.05

average indexed monthly earnings and, therefore, the Social Security benefit amount to which they are entitled. At the same time, our findings regarding wealth suggest that mothers who have experienced child incarceration are likely to have less in personal savings to aid them in retirement, thus potentially increasing their likelihood of requiring Supplemental Security Income (SSI) assistance in old age.

Given that qualitative research consistently highlights that mothers play a disproportionately large role in assisting and maintaining contact with both currently and previously incarcerated children—as well as our own findings that, in married couples, mothers’ labor market supply is diminished by child incarceration while fathers’ is not—the findings from this study also point toward children’s incarceration as an overlooked factor that may contribute to gender inequality in Social Security benefit amounts and reliance on SSI.

While we do not find evidence that child incarceration can help to explain the racial wealth gap among women, we do find evidence of a negative relationship between child incarceration and maternal wealth and labor market attachment across racial groups. In light of the vast racial disparities in incarceration rates in the United States, child incarceration may also contribute toward racial disparities among women in Social Security benefit levels and likelihood of needing SSI assistance in late life.

While it is not within the power of the Social Security Administration (SSA) to influence the incarceration rate, it is critically important for SSA to consider how the huge growth in incarceration rates that started in the late 1970s and peaked in 2008 (Carson 2022) will affect not just racial and gender inequality in Social Security receipt and SSI dependence but also the health of the Old-Age and Survivors Insurance (OASI) Trust Fund. Our findings suggest that not only is the mass incarceration boom likely to have consequences for the health of OASI through direct effects of incarceration on one’s own Social Security contributions and likelihood of drawing on SSI, but also through indirect consequences for the mothers of incarcerated Americans. Moreover, while the share of retirement age individuals with criminal records is expected to peak around 2040 (Doleac et al. 2021), the share of women who have experienced a child’s incarceration and its attendant consequences is likely to peak in the much nearer term.

References

- Arrieta, G. R. and Li, G. (2023). "Caring to Work or Working to Care: The Intra-family Dynamics of Health Shocks. *American Journal of Health Economics*," 9(2), 175–204. <https://doi.org/10.1086/722588>.
- Bruns, A. and Lee, H. (2020). "Partner Incarceration and Women's Substance Use." *Journal of Marriage and Family*, 82(4), 1178–1196. <https://doi.org/10.1111/jomf.12659>.
- Bureau of Labor Statistics. (n.d.). *NLSY79 Retention & Reasons for Noninterview*. National Longitudinal Surveys. Retrieved June 28, 2023, from <https://www.nlsinfo.org/content/cohorts/nlsy79/intro-to-the-sample/retention-reasons-noninterview>.
- Carson, E. A. (2022). *Prisoners in 2021—Statistical Tables* (NCJ 305125). Bureau of Justice Statistics, Office of Justice Programs, US Department of Justice. <https://bjs.ojp.gov/sites/g/files/xyckuh236/files/media/document/p21st.pdf>.
- Costanzo, M. and Magnuson, K. (2019). *Child Care for Families Raising Children with Disabilities: The Role of Federal Policy in Equitable Access*. Center for Financial Security. [https://cfsrdrc.wisc.edu/files/working-papers/WI19_03_Costanzo.Magnuson_FinalPaper_11.11.19-\(1\).pdf](https://cfsrdrc.wisc.edu/files/working-papers/WI19_03_Costanzo.Magnuson_FinalPaper_11.11.19-(1).pdf).
- Doleac, J. L., Eggleston, J., Gale, W. G., Mueller-Smith, M., and Sullivan, B. (2021). *Criminal Justice Involvement and Well-Being in Old Age*. Center for Financial Security.
- Enns, P. K., Yi, Y., Comfort, M., Goldman, A. W., Lee, H., Muller, C., Wakefield, S., Wang, E. A., and Wildeman, C. (2019). "What Percentage of Americans Have Ever Had a Family Member Incarcerated?: Evidence from the Family History of Incarceration Survey (FamHIS)." *Socius*, 5, 2378023119829332. <https://doi.org/10.1177/2378023119829332>.
- Garland, D. (2001). *Mass Imprisonment: Social causes and Consequences*. SAGE.
- Geller, A., and Curtis, M. A. (2011). "A Sort of Homecoming: Incarceration and the Housing Security of Urban Men." *Social Science Research*, 40(4), 1196–1213.
- Goldman, A. W. (2019). "Linked Lives in Double Jeopardy: Child Incarceration and Maternal Health at Midlife." *Journal of Health and Social Behavior*, 60(4), 398–415. <https://doi.org/10.1177/0022146519882328>.
- Green, K. M., Ensminger, M. E., Robertson, J. A., and Juon, H.-S. (2006). "Impact of Adult Sons' Incarceration on African American Mothers' Psychological Distress." *Journal of Marriage and Family*, 68(2), 430–441.

- Harding, D. J., Morenoff, J. D., and Wyse, J. J. B. (2019). *On the Outside: Prisoner Reentry and Reintegration*. Chicago: University of Chicago Press.
- Killewald, A., and Bryan, B. (2018). "Falling Behind: The Role of Inter- and Intragenerational Processes in Widening Racial and Ethnic Wealth Gaps through Early and Middle Adulthood." *Social Forces*, 97(2), 705–740. <https://doi.org/10.1093/sf/soy060>.
- Kleven, H., Landais, C., and Søgaard, J. E. (2019). "Children and Gender Inequality: Evidence from Denmark." *American Economic Journal: Applied Economics*, 11(4), 181–209. <https://doi.org/10.1257/app.20180010>.
- Maroto, M. (2015). "The Absorbing Status of Incarceration and its Relationship with Wealth Accumulation." *Journal of Quantitative Criminology*, 31(2), 207–236. <https://doi.org/10.1007/s10940-014-9231-8>.
- Massoglia, M., Firebaugh, G., and Warner, C. (2012). "Racial Variation in the Effect of Incarceration on Neighborhood Attainment." *American Sociological Review*, 78(1), 142–165.
- Massoglia, M., and Pridemore, W. A. (2015). "Incarceration and Health." *Annual Review of Sociology*, 41(1), 291–310.
- Pager, D., Western, B., and Bonikowski, B. (2009). "Discrimination in a Low-Wage Labor Market: A Field Experiment." *American Sociological Review*, 74(5), 777–799.
- Sirois, C. (2020). "The Strain of Sons' Incarceration on Mothers' Health." *Social Science & Medicine*, 264, 113264. <https://doi.org/10.1016/j.socscimed.2020.113264>.
- Sugie, N. F. (2015). "Chilling Effects: Diminished Political Participation among Partners of Formerly Incarcerated Men." *Social Problems*, 62(4), 550–571. <https://doi.org/10.1093/socpro/spv017>.
- Turney, K. (2015). "Hopelessly Devoted? Relationship Quality during and after Incarceration." *Journal of Marriage and Family*, 77(2), 480–495. <https://doi.org/10.1111/jomf.12174>.
- Turney, K. (2017). "The Unequal Consequences of Mass Incarceration for Children." *Demography*, 54(1), 361–389. <https://doi.org/10.1007/s13524-016-0543-1>.
- Wakefield, S., and Wildeman, C. J. (2014). *Children of the Prison Boom: Mass Incarceration and the Future of American Inequality*. Oxford: Oxford University Press.
- Warner, C. (2015). "On the Move: Incarceration, Race, and Residential Mobility." *Social Science Research*, 52, 451–464.
- Western, B. (2002). "The Impact of Incarceration on Wage Mobility and Inequality." *American Sociological Review*, 67(4), 526–546.

Western, B. (2018). *Homeward: Life in the Year after Prison*. New York City: Russell Sage Foundation.

Western, B. and Smith, N. (2018). "Formerly Incarcerated Parents and Their Children." *Demography*, 55(3), 823–847.

Appendix

Table A1: Maternal fixed effect models of homeownership with mechanisms

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Child incarcerated at mother's int.	-0.0348 (0.0229)	-0.0309 (0.0229)	-0.0348 (0.0229)	-0.0348 (0.0229)	-0.0349 (0.0229)	-0.0343 (0.0230)	-0.0350 (0.0230)	-0.02838 (0.0231)
Child ever incarcerated	0.00352 (0.0147)	0.00296 (0.0147)	0.00351 (0.0146)	0.00378 (0.0147)	0.00341 (0.0147)	0.00448 (0.0146)	0.00342 (0.0147)	0.00336 (0.0146)
Child lives in mother's household		0.0279*** (0.00574)					0.0299*** (0.0060)	
Child is parent			8.55e-05 (0.00689)				0.0091 (0.0069)	
Mother has grandchildren				-0.0105 (0.0165)			-0.0149 (0.0165)	
Child is married					-0.00740 (0.0106)		-0.00143 (0.0109)	
Mother's weeks worked						0.000583** (0.000200)	0.000573** (0.000200)	
Child's income							-2.78e-08 (1.89e-07)	2.15e-07 (1.96e-07)
Observations	47,237	47,237	47,237	47,237	47,237	47,237	47,237	47,237

Note: Unweighted linear probability model estimates. Other explanatory variables include time varying mother's characteristics such as mother's relationship status, age, education, family size and any history of her incarceration. Also included in the regression are gender of the child, year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A2: Maternal fixed effect models of primary residence equity with mechanisms

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Child incarcerated at mother's int.	-4,938 (5,256)	-6,322 (5,311)	-5,478 (5,349)	-5,779 (5,256)	-5,770 (6,700)	-5,837 (5204)	-4869 (5,330)
Child ever incarcerated	-9,869*** (2,591)	-7,538** (2,545)	-9,320*** (2,570)	-9,715*** (2,580)	-9,677* (4,100)	-9,751*** (2,601)	-7,381** (2,569)
Child lives in mother's household	5,774*** (1,700)						4,472** (1,688)
Child is parent		-12,189*** (1,822)					-10,065*** (1,776)
Mother has grandchildren			-16,047** (5,073)				-12,936* (5,111)
Child is married				2,278 (3,023)			6,392* (3,007)
Mother's weeks worked					42.29 (31.79)		33.17 (63.62)
Child's income						-0.0035 (0.0752)	0.0532 (0.0752)
Observations	41,999	41,999	41,999	41,999	41,999	41,999	41,999

Note: Unweighted regression estimates. Other explanatory variables include time varying mother's characteristics such as mother's relationship status, age, education, family size, and any history of her incarceration. Also included in the regression are gender of the child, year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A3: Maternal fixed effect models of financial assets with mechanisms and interactions

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Child incarcerated at mother's int.	-28,744** (10,600)	-30,773* (15,226)	-21,781*** (6,059)	-24,325** (7,677)	-30,836** (9,458)	-21,133* (10,090)	-36,538 † (21,047)
Child ever incarcerated	-13,517 † (8,150)	-17,341* (6,863)	-18,491** (5,685)	-17,072*** (5,078)	-15,071 (9,507)	-10,349 † (6,229)	-4,956 (15,857)
Child lives in mother's household	1,747 (4,063)						1,238 (4,199)
Child incarcerated at mother's int*	12,560						17,297
Child lives in mother's household	(14,262)						(18,248)
Child ever incarcerated*	-7,121						-11,145
Child lives in mother's household	(10,539)						(12,048)
Child is parent		-20,844*** (5,071)					-18,641*** (5,086)
Child incarcerated at mother's int*		8,346					11,587
Child is parent		(15,976)					(18,726)
Child ever incarcerated*		7,210					7,115
Child is parent		(7,833)					(8,965)
Mother has grandchildren			-33,735*** (7,480)				-28,632*** (7,122)
Child incarcerated at mother's int*			-12,971				-14,543
Mother has grandchildren			(20,790)				(23,336)
Child ever incarcerated*			13,883				10,686
Mother has grandchildren			(12,903)				(13,514)
Child is married				-1,171 (8,316)			1,399 (8,444)
Child incarcerated at mother's int*				-5,707			-5,265
Child is married				(30,273)			(30,493)
Child ever incarcerated*				4,624			3,270
Child is married				(27,697)			(27,804)

Mother's weeks worked	-272.5 (174.4)	-277.8 (174.4)
Child incarcerated at mother's int*	222.6	155.7
Mother's weeks worked	(232.3)	(247.6)
Child ever incarcerated*	-75.94	-34.89
Mother's weeks worked	(222.6)	(214.0)
Child's income	0.336* (0.171)	0.400* (0.170)
Child incarcerated at mother's int*	-0.206 (0.492)	-0.193 (0.541)
Child ever incarcerated*	-0.520 (0.427)	-0.647 (0.461)
Child's income		

Observations	43,835	43,835	43,835	43,835	43,835	43,835	43,835
--------------	--------	--------	--------	--------	--------	--------	--------

Note: Unweighted regression estimates. Other explanatory variables include time-varying mother's characteristics, such as mother's relationship status, age, education, family income, family size, and own incarceration history. Also included in the regression are gender of the child, year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A4: Maternal fixed effect models of homeownership with mechanisms and interactions

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Child incarcerated at mother's int.	-0.0348 (0.0229)	-0.0278 (0.0283)	-0.00703 (0.0319)	-0.0248 (0.0259)	-0.0406† (0.0235)	-0.0230 (0.0319)	-0.0464† (0.0257)	0.00942 (0.0489)
Child ever incarcerated	0.00352 (0.0147)	0.00769 (0.0193)	-0.00294 (0.0217)	-0.00162 (0.0168)	0.00556 (0.0151)	-0.00548 (0.0216)	0.0117 (0.0172)	0.00483 (0.0355)
Child lives in mother's household		0.0286*** (0.0058)					0.0312*** (0.0060)	
Child incarcerated at mother's int.*		-0.0323					-0.0250	
Child lives in mother's household			(0.0565)					(0.0572)
Child ever incarcerated *		-0.0101					-0.0241	
Child lives in mother's household			(0.0277)					(0.0291)
Child is parent			0.000337 (0.00708)				0.0101 (0.00707)	
Child incarcerated at mother's int.*		-0.0452					-0.0560	
Child is parent			(0.0437)					(0.0451)
Child ever incarcerated *		0.0103					0.00625	
Child is parent			(0.0291)					(0.0300)
Mother has grandchildren			-0.0110 (0.0166)				-0.0123 (0.0167)	
Child incarcerated at mother's int*		-0.0598					-0.0521	
Mother has grandchildren			(0.0498)					(0.0502)
Child ever incarcerated *		0.0304					0.0334	
Mother has grandchildren			(0.0327)					(0.0338)
Child is married			-0.00725 (0.0108)				-0.00128 (0.0112)	
Child incarcerated at mother's int*		0.111					0.110	
Child is married			(0.0915)					(0.0919)
Child ever incarcerated * Child is married		-0.0441 (0.0562)					-0.0430 (0.0571)	
Mother's weeks worked				0.00058**			0.00057**	

	(0.00020)	(0.00020)
Child incarcerated at mother's int*	-0.000408	-0.000471
Mother's weeks worked	(0.00095)	(0.00094)
Child ever incarcerated *	0.000353	0.000468
Mother's weeks worked	(0.00058)	(0.00059)
Child's income	-1.37e-08 (1.92e-07)	2.47e-07 (2.00e-07)
Child incarcerated at mother's int*	1.07e-06 (1.70e-06)	1.04e-06 (1.74e-06)
Child's income		
Child ever incarcerated *Child's income		-7.66e-07 (1.01e-06) -1.07e-06 (1.08e-06)
Observations	47,237	47,237
	47,237	47,237
	47,237	47,237
	47,237	47,237

Note: Unweighted linear probability model estimates. Other explanatory variables include time-varying mother's characteristics, such as mother's relationship status, age, education, family income, family size, and own incarceration history. Also included in the regression are gender of the child, year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A5: Maternal fixed effect models of primary residence equity with mechanisms and interactions

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Child incarcerated at mother's int.	-8,833 (8,116)	-16,135 (11,082)	-3,091 (4,109)	-6,730 (5,497)	-3,294 (9,837)	-4,459 (4,877)	-14,808 (9,865)
Child ever incarcerated	-5,360 (4,549)	-8,438 † (4,726)	-10,271*** (2,994)	-9,475*** (2,645)	-11,656 † (6,258)	-11,335*** (3,286)	-4,882 (5,742)
Child lives in mother's household	6,054*** (1,766)						4,667** (1,758)
Child incarcerated at mother's int.*	6,793						12,841
Child lives in mother's household		(11,183)					(13,428)
Child ever incarcerated*	-9,526						-10,206
Child lives in mother's household		(6,726)					(7,579)
Child is parent		-12,552*** (1,881)					-10,319*** (1,811)
Child incarcerated at mother's int*		15,785					18,466
Child is parent		(11,822)					(15,409)
Child ever incarcerated*	1,741						-1,767
Child is parent		(5,269)					(7,319)
Mother has grandchildren		-16,070** (5,125)					-12,840* (5,154)
Child incarcerated at mother's int*		-13,515					-16,745
Mother has grandchildren		(17,636)					(19,932)
Child ever incarcerated*	5,307						5,486
Mother has grandchildren		(11,201)					(12,507)
Child is married		2,204 (3,155)					6,584* (3,142)
Child incarcerated at mother's int*		20,778					21,127
Child is married		(22,391)					(23,956)
Child ever incarcerated*	-4,774						-10,244
Child is married		(11,688)					(12,237)

Mother's weeks worked	41.39	32.55
	(31.96)	(64.23)
Child incarcerated at mother's int*	-88.67	-110.2
Mother's weeks worked	(271.9)	(215.1)
Child ever incarcerated*	68.91	79.02
Mother's weeks worked	(164.5)	(100.6)
Child's income	-0.00743	0.0546
	(0.0766)	(0.0768)
Child incarcerated at mother's int*	-0.129	-0.164
Child's income	(0.304)	(0.329)
Child ever incarcerated*	0.148	0.0669
Child's income	(0.302)	(0.296)
Observations	41,999	41,999
	41,999	41,999
	41,999	41,999
	41,999	41,999
	41,999	41,999
	41,999	41,999

Note: Unweighted regression estimates. Other explanatory variables include time-varying mother's characteristics, such as mother's relationship status, age, education, family income, family size, and own incarceration history. Also included in the regression are gender of the child, year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A6: Pooled sample logistic regression models of homeownership with race interactions

	(1)	(2)	(3)
Black	-1.089*** (0.0901)	-1.087*** (0.0901)	-1.106*** (0.0907)
Hispanic	-0.628*** (0.106)	-0.627*** (0.106)	-0.640*** (0.107)
Child currently incarcerated at mother's int.		-0.000477 (0.224)	-0.246 (0.420)
Child ever incarcerated		-0.152 (0.129)	-0.809** (0.250)
Black*Child currently incarcerated			0.323 (0.506)
Hispanic *Child currently incarcerated			-0.126 (0.574)
Black*Child ever incarcerated			0.809** (0.300)
Hispanic*Child ever incarcerated			0.899* (0.354)
Mother is married	1.196*** (0.0749)	1.196*** (0.0750)	1.197*** (0.0749)
Mother has a cohabiting partner	0.423*** (0.119)	0.424*** (0.119)	0.423*** (0.120)
Age of mother	0.0737*** (0.0166)	0.0734*** (0.0166)	0.0735*** (0.0166)
Mother ever incarcerated	-1.259* (0.528)	-1.255* (0.528)	-1.258* (0.530)
Age of child	-0.0104* (0.00460)	-0.00980* (0.00461)	-0.00977* (0.00462)
Child is female	-0.00334 (0.0430)	-0.00975 (0.0435)	-0.00884 (0.0435)
Mother's education	0.0814*** (0.0187)	0.0812*** (0.0187)	0.0813*** (0.0187)
Family size	0.0626** (0.0202)	0.0623** (0.0202)	0.0618** (0.0202)
Observations	47,237	47,237	47,237

Note: Unweighted logistic regression estimates. Coefficients shown are log-odds. Other explanatory variables include year fixed effects, regional dummies, mother's parents' education, and family income quintiles. Initial financial assets are measured as mother's financial assets in 1985 adjusted according to her marital status in 1985. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A7: Pooled sample regression models of primary residence equity with race interactions

	(1)	(2)	(3)
Black	-35,123*** (4,437)	-35,049*** (4,435)	-35,748*** (4,453)
Hispanic	-19,137** (6,351)	-19,127** (6,352)	-19,213** (6,439)
Child currently incarcerated at mother's int.		-1,429 (5,126)	-8,007 (11,030)
Child ever incarcerated		-5,051 (4,235)	-29,307*** (8,007)
Black*Child currently incarcerated			980.0 (13,108)
Hispanic*Child currently incarcerated			7,513 (16,380)
Black*Child ever incarcerated			37,108*** (10,332)
Hispanic*Child ever incarcerated			16,780 (11,316)
Mother is married	13,377*** (3,063)	13,392*** (3,062)	13,371*** (3,061)
Mother has a cohabiting partner	-1,282 (5,258)	-1,272 (5,259)	-1,269 (5,249)
Age of mother	2,714** (948.8)	2,708** (949.2)	2,702** (948.4)
Mother ever incarcerated	-21,471** (6,760)	-21,394** (6,759)	-21,301** (6,737)
Age of child	-1,167*** (261.8)	-1,148*** (262.3)	-1,146*** (262.2)
Child is female	3,001 (2,492)	2,804 (2,516)	2,855 (2,516)
Mother's education	4,787*** (926.1)	4,778*** (926.2)	4,780*** (926.2)
Family size	6,974*** (1,253)	6,960*** (1,253)	6,946*** (1,254)
Initial PrimaryResEquity	0.666*** (0.122)	0.665*** (0.122)	0.664*** (0.122)
Observations	41,582	41,582	41,582

Note: Unweighted regression estimates. Other explanatory variables include year fixed effects, regional dummies, mother's parents' education, and family income quintiles. Initial financial assets are measured as mother's financial assets in 1985 adjusted according to her marital status in 1985. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A8: Maternal fixed effect models of financial wealth, by race

	(1) All sample	(2) White	(3) Black	(4) Hispanic
Child currently incarcerated at mother's int.	-24,579*** (7,370)	-79,733*** (23,366)	-17,155* (8,391)	-4,352 (14,246)
Child ever incarcerated	-16,879*** (4,990)	-15,561 (14,982)	-3,757 (3,758)	-14,349 (10,959)
Mother is married	23,935** (7,802)	44,063* (21,317)	4,078 (5,764)	29,423*** (8,142)
Mother has a cohabiting partner	17,829 † (9,182)	10,357 (16,585)	18,996 (19,486)	14,632 † (7,924)
Age of mother	-5,006 (7,009)	-12,930 (16,056)	-4,155 (5,832)	4,727 (7,970)
Mother ever incarcerated	-171,556 (120,472)	-446,868 (290,811)	-15,667*** (4,407)	-22,033* (8,617)
Age of child	325.3* (151.5)	236.7 (420.8)	135.9 (97.55)	454.1* (215.7)
Mother's education	-3,784 (3,096)	-11,114, † (5,911)	4,968 (4,866)	-2,154 (3,919)
Child is female	-589.8 (1,466)	1,639 (3,271)	-774.8 (750.5)	-752.7 (1,793)
Family size	6,544*** (1,580)	13,521* (5,323)	2,521** (898.0)	4,796, † (2,654)
Observations	43,835	17,974	15,713	10,148

Note: Unweighted regression estimates. Other explanatory variables include year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A9: Maternal fixed effect models of homeownership, by race

	(1) All sample	(2) White	(3) Black	(4) Hispanic
Child currently incarcerated at mother's int.	-0.467* (0.237)	-0.545 (0.661)	-0.389 (0.296)	-1.169* (0.521)
Child ever incarcerated	0.0223 (0.144)	-0.651* (0.318)	0.0469 (0.195)	0.566 † (0.306)
Mother is married	1.696*** (0.0663)	1.820*** (0.119)	1.649*** (0.107)	1.648*** (0.127)
Mother has a cohabiting partner	0.986*** (0.0891)	0.847*** (0.150)	1.052*** (0.158)	1.128*** (0.162)
Age of mother	-0.288*** (0.0579)	-0.132 (0.0999)	-0.290** (0.0936)	-0.440*** (0.114)
Mother ever incarcerated	-0.343 (0.697)	12.30 (727.1)	-0.909 (0.785)	14.20 (5,540)
Age of child	0.000954 (0.00468)	0.000532 (0.00897)	0.00552 (0.00721)	-0.00473 (0.00862)
Mother's education	0.00121 (0.0329)	-0.168** (0.0580)	0.0773 (0.0550)	0.0679 (0.0638)
Child is female	-0.000864 (0.0442)	-0.00790 (0.0758)	-0.00948 (0.0707)	0.00836 (0.0881)
Family size	0.151*** (0.0171)	0.212*** (0.0356)	0.176*** (0.0261)	0.0791* (0.0311)
Observations	22,045	7,865	8,854	5,326

Note: Unweighted logistic regression estimates. Coefficients shown are log-odds. Other explanatory variables include year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, , † p<0.10

Table A10: Maternal fixed effect models of primary residence equity, by race

	(1) All sample	(2) White	(3) Black	(4) Hispanic
Child currently incarcerated at mother's int.	-5,816 (5,253)	-3,682 (11,951)	-6,481 (6,555)	-1,497 (11,473)
Child ever incarcerated	-9,740*** (2,582)	-18,287** (6,724)	-201.2 (2,428)	-10,165 † (5,965)
Mother is married	11,250*** (3,097)	19,106** (6,230)	3,252 (4,230)	18,016** (6,093)
Mother has a cohabiting partner	8,551* (3,422)	8,679 (7,266)	4,130 (3,000)	10,071 (7,351)
Age of mother	-3,192 (2,837)	-2,912 (5,351)	373.2 (3,269)	-7,583 (5,830)
Mother ever incarcerated	-26,070*** (5,802)	-43,844** (13,317)	-5,135 (5,312)	3,252 (7,983)
Age of child	32.64 (68.80)	245.6 (151.0)	11.21 (60.00)	-145.3 (158.1)
Mother's education	-2,157 (1,795)	-1,673 (3,207)	-949.2 (3,055)	-4,262 (2,685)
Child is female	-371.7 (502.5)	-97.94 (829.9)	-32.96 (618.4)	150.5 (1,183)
Family size	6,247*** (1,050)	9,328*** (2,090)	3,585* (1,751)	5,598*** (1,570)
Observations	41,999	17,295	14,958	9,746

Note: Unweighted regression estimates. Other explanatory variables include year fixed effects, regional dummies, and family income quintiles. Robust standard errors in parentheses.

*** p<0.001, ** p<0.01, * p<0.05, † p<0.10

Table A11: Impact of child incarceration on mothers' accumulated years of work experience by maternal marital status and race

	Race		Marital Status	
	(1) White	(2) Non-white	(3) Married	(4) Single
ChildInJailMI	-3.122*** (-3.36)	-1.673*** (-4.73)	-1.719** (-2.76)	-1.574*** (-4.03)
Ever in Jail	-1.895** (-3.01)	-6.830*** (-7.14)	-1.403*** (-7.40)	-4.867*** (-4.19)
Family Size	-0.0592 (-0.96)	0.112** (2.72)	0.0485 (0.92)	0.0591 (1.45)
Age	0.871*** (4.44)	0.836*** (4.56)	0.889*** (4.77)	0.603** (2.62)
Age squared	-0.00145 (-0.67)	0.000244 (0.12)	-0.00156 (-0.75)	0.00255 (1.03)
Number of children	-0.258 (-0.45)	0.0787 (0.14)	-0.191 (-0.38)	-0.235 (-0.27)
Number of children squared	-0.0664 (-0.69)	-0.108 (-1.34)	-0.0735 (-0.91)	-0.0750 (-0.63)
Any children 0-5 years	0.556*** (3.52)	0.450** (2.89)	0.434*** (3.46)	0.772** (3.26)
Completed college	-1.088 (-1.20)	0.265 (0.55)	-0.186 (-0.31)	0.128 (0.22)
Completed highschool	-1.316 (-1.58)	-0.758* (-2.08)	-0.715 (-1.37)	-1.000* (-2.39)
Married	-0.0650 (-0.42)	-0.0681 (-0.52)		
Mother-child fixed effects	Yes	Yes	Yes	Yes
Year fixed effects	Yes	Yes	Yes	Yes
Observations	27833	46856	44626	30063

Note: Unweighted regression estimates of accumulated years of work experience from maternal fixed effect models using linked NLSY79 and NLSY79 Child and Young Adult data. t statistics shown in parentheses.

*** p<0.001, ** p<0.01, * p<0.05



Center for Financial Security

School of Human Ecology
University of Wisconsin-Madison

1300 Linden Drive
Madison, WI 53706

608-890-0229
cfs@mailplus.wisc.edu
cfs.wisc.edu

The Center for Financial Security's Working Papers are available at cfs.wisc.edu/publications-papers.htm