

Family Relation

# Financial contributions to stepchildren: The role of gender and postdivorce family structure



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#### **Funding information**

The New Families in the Netherlands (NFN) data were collected by Utrecht University in collaboration with Statistics Netherlands (CBS) and were funded by grant 480-10-015 from the Medium Investments Fund of Dutch Research Council (NWO) and by Utrecht University. This work was supported by Dutch Research Council (NWO; grant number VI. C.181.024).

#### Abstract

**Objective:** This study describes patterns in stepparents' financial contributions and investigates their correlates in diverse stepfamily types.

**Background:** Most research has studied contributions at the household level, rarely focusing on stepparents' direct contributions. Including various stepfamily structures (e.g., stepfamilies with joint physical custody), we examine the role of gender and postdivorce family structure for stepparents' contributions.

**Method:** Ordinal logistic regression analyses were conducted using the New Families in the Netherlands (NFN) survey, large-scale data collected among divorced and separated parents with minor children (2015/2016). Reports of respondents with a new partner about this stepparent's financial contributions to a specific focal child were analyzed (N = 1,439).

**Results:** Stepparents' contributions were infrequent, but a sizable minority contributed very often. Stepparents contributed more often when married, when the focal child was coresident, and when the other biological parent of the focal child was repartnered with new biological children, but less often when stepparents had children from a prior relationship.

**Conclusion:** Contributions depend on the strength of ties within stepfamilies—as with coresidence and marriage—and to what extent existing biological ties compete with stepparent–child relationships.

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Author note This research was approved by the Ethics Committee of the Faculty of Social and Behavioural Sciences, Utrecht University (FETC20-089). This research was conducted in whole or in part using ODISSEI, the Open Data Infrastructure for Social Science and Economic Innovations (https://ror.org/03m8v6t10).

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**Implications:** To better understand the dynamics of contributions, we should also consider the composition of biological ties surrounding stepparent–child relationships.

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#### **KEYWORDS**

childhood, family economics, family structure, financial contributions, stepfamilies

After divorce, children often face a decline in parental financial resources, which may have negative implications for their life outcomes (Raley & Sweeney, 2020). When stepparents enter the family, the economic situation may improve as the additional income from stepparents likely increases the household income. This implies that stepparents carry the potential to increase the financial resources invested in children's development. Besides raising the overall financial welfare of the family, children can benefit most from stepparents' income when some of this income is actually spent on the children. Stepparents' investments are, however, not selfevident. The role of stepparents is ambiguous because social and legal norms on how much they should invest their time and money in their stepchildren are absent or ill-defined (Cherlin, 1978; Ganong et al., 2022). Money investments might be particularly ambiguous. Compared to time investments, spending money on stepchildren could be less immediate and intuitive, making it a more decision-based type of parental investment. Therefore, financial contributions by stepparents may be, in general, relatively low, and ambiguous norms could lead to different ways in which stepparents take on financial responsibility (Maclean et al., 2016; Rossi & Rossi, 1990). To better understand how children fare in stepfamilies, it is thus relevant to examine the extent to which stepparents financially contribute, to what extent these contributions vary across stepparents, and the sources of this variation.

Research on stepparents' financial contributions is scarce and has mostly examined contributions by the couple (i.e., household level) instead of those directly from stepparents (van Houdt et al., 2020). Furthermore, this literature has often focused on adult children (but see, e.g., Zvoch, 1999), even though there are reasons to expect that the nature of contributions to adult children differs. Expenses of minor children are often less costly (e.g., allowance) and occur more regularly than those of adult children (e.g., mortgage payments), potentially making it easier for stepparents to contribute. In addition, to the extent that sources of variation in contributions are studied, the focus has mainly been on gender, showing that adult stepchildren receive more financial support from stepfather families than stepmother families (Henretta et al., 2014, 2018). An important drawback in this respect is that this literature has primarily focused on older divorce cohorts, implying that mostly resident mother and stepfather families or nonresident father and stepmother families have been studied because the mother's sole physical custody used to be the most common custody type. This, first, means that prior research has not been able to investigate the role of gender exclusively because these studies could not account for children's (past) residence for the most part (but see van Houdt et al., 2020). The fact that most adult children did not reside with their stepmother growing up might potentially explain stepmothers' lower spending (Henretta et al., 2014). It, second, implies that there is little focus on more recent stepfamily types that are more diverse in terms of the residence arrangements for children and the type of relationship between the biological parent and the stepparent, such as stepfamilies with part-time resident children—in the case of joint physical custody-or living-apart-together (LAT) stepfamilies (Raley & Sweeney, 2020: Sweeney, 2010). This is a pity as prior research suggests coresidence and commitment levels between partners are important for building better stepparent-child relationships (Oliver-Blackburn et al., 2022; van Houdt, 2023), which could, in turn, foster stepparents' contributions.

A further gap in prior research is the little attention paid to the broader family context in which stepparent-child relationships are embedded. Children and stepparents build and

maintain relationships with each other within the context of existing biological ties (Sweeney, 2010; van Houdt et al., 2020), such as stepparents' biological children from a previous relationship or in the current relationship. Such biological ties are important to consider because they can compete with the stepparent–child relationship, influencing the extent to which stepparents direct their financial resources to their stepchildren. Only a few studies have taken into account measures of, for instance, the presence of shared children in the stepfamily, but often only as control variables and using crude measures (but see Henretta et al., 2014).

In this study, we focus on minor children and describe the extent to which stepparents financially contribute to various expenses of their stepchildren, ranging from presents to savings accounts, and how these contributions vary across stepparents. We include a wide range of stepfamily types, including more recent and emerging ones. Besides married and cohabiting stepfamilies who are noncustodial or have sole custody of children, our study includes LAT stepfamilies and stepfamilies with joint physical custody. This allows us to examine the role of gender more conclusively, disentangling its effect from residence better than prior research has been able to do. It further allows us to study the role of residence and the type of relationships between the stepparent and the biological parent (e.g., whether they are married or cohabiting). Moreover, we examine the embeddedness of the stepparent-child relationship in existing biological ties. We examine whether the stepparent has biological children from the current relationship (i.e., presence of half-siblings in the stepfamily) or from a previous relationship (i.e., presence of stepsiblings). In addition, we extend our focus beyond the stepfamily unit. This unit consists of the stepparent, the stepchild(ren), and the biological parent of these children, with whom the stepparent is in a relationship. The child(ren) also has another biological parent, and we consider the family situation of this other biological parent as well, namely, whether this parent is also repartnered with new biological children and/or stepchildren.

We use data from the survey New Families in the Netherlands (NFN)—a large-scale and recent survey among Dutch divorced or separated parents with minor children (Poortman et al., 2018; Poortman et al., 2014). NFN offers detailed information on how often stepparents contribute to different expenses of their stepchildren—namely, clothing expenses, presents, pocket money, hobbies, subscriptions, school, and savings accounts. Besides basic social-demographic and socioeconomic information, NFN has detailed information about postdivorce family structure, including the family structure of the other biological parent, allowing us to study the role of various aspects of postdivorce families for stepparents' financial contributions.

## THEORY AND HYPOTHESES

## Gender of stepparents

Despite the increasing share of women in employment and men in childrearing, society still expects women to prioritize caregiving and men to prioritize breadwinning (Schmidt, 2018). These gendered parental norms are also reflected in stepfamilies, with breadwinning constituting a large part of a father's identity, leading stepfathers to spend more on their stepchildren's expenses than stepmothers (Hans & Coleman, 2009). Moreover, women have been argued to have "kin-keeping roles" in (step)families suggesting that women facilitate better father–child relationships (Kridahl & Duvander, 2021). Biological mothers might therefore encourage their partners (i.e., stepfathers) to contribute more than biological fathers might do so with their partners (i.e., stepfathers). The role of gender has, to our knowledge, only been tested for adult stepchildren showing that stepfather households provided more contributions than stepmother households (Clark & Kenney, 2010; Henretta et al., 2014, 2018). These studies, however, could not account for children's (past) residence, except for van Houdt et al. (2020) who corroborated this finding while controlling for children's coresidence duration with the stepfamily. We hypothesize that stepfathers financially contribute more often than stepmothers (H1).

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## **Residence and type of relationship**

Coresidence enables frequent interactions, offering more opportunities to build strong stepparentchild relationships (van Houdt, 2023) and letting stepparents be more aware of stepchildren's needs. Stepparents with resident stepchildren might therefore be more willing to contribute. These stepparents might also feel more obliged to spend money on their stepchildren since coresidence is critical to societal norms holding stepparents more financially responsible (Ganong et al., 1995; van Houdt et al., 2018). Additionally, the law can require such contributions. In the Netherlands, stepparents who are married to their partner and have minor-aged stepchildren living in their household are obliged by law to contribute to these stepchildren's costs (e.g., education, care; Rijksoverheid, n. d.)—though, this is not necessarily enforced in practice. Coresidence with stepchildren is thus likely to increase the frequency of stepparents' contributions.

Residence depends on the custody arrangements of children and the type of relationship between the biological parent and the stepparent. Here, we theorize about these two aspects separately—that is, we assume one to be equal while arguing for the other (i.e., ceteris paribus). For the custody arrangements, when a biological parent has sole physical custody, children reside in the stepfamily household full-time (i.e., full-time resident children). When the other biological parent has sole custody, children spend limited time with the stepfamily (i.e., nonresident children), making it less likely for the stepparent to feel obliged or willing to contribute. In a joint physical custody arrangement, children reside with the stepfamily part-time (i.e., part-time resident children) as they spend almost equal time in the household of either parent. Contributions to these children might therefore fall in between contributions to full-time resident and nonresident children. To our knowledge, the only related empirical finding is from the adult children literature, showing stepparents' longer coresidence duration with their stepchildren in the past to be associated with their higher (including financial) support (van Houdt et al., 2020). We hypothesize that stepparents whose partner has full-time resident children contribute most often, followed by those whose partner has part-time resident children and nonresident children, respectively (H2).

The type of relationship between the biological parent and stepparent also shapes residence patterns. As LAT stepparents do not live with their stepchildren, we expect them to contribute less often than married or cohabiting stepparents. Furthermore, marriage often increases the legit-imacy of stepparents' roles in childrearing and signifies a higher commitment between partners than cohabitation (Buchanan et al., 1996; Oliver-Blackburn et al., 2022; Sassler & Lichter, 2020) or LAT. Marriage could, therefore, increase feelings of family unity in a stepfamily, encouraging stepparents to spend more on their stepchildren. It could also legitimize stepparents' financial responsibilities to their stepchildren, as the Dutch law obliges such contributions for married stepparents with resident stepchildren. The empirical evidence for this, though mixed, comes from the literature on adult children. Killian (2004) found cohabiting stepfamilies to provide more financial support than married ones. This finding was, however, not consistent between stepmother and stepfather families, as the reverse was found for stepmother families. In our study, we expect married stepparents to provide the most frequent contributions, followed by cohabiting and LAT stepparents, respectively (H3).

## Shared children

Prior literature refers to a shared child as a "concrete baby" because a shared child can cement bonds between stepfamily members and increase the legitimacy of stepparents as parental figures in the eyes of their stepchildren (Bernstein, 1989; Ganong & Coleman, 1994, p. 104; Oliver-Blackburn et al., 2022). Moreover, as stepfamilies often lack well-defined social and legal norms, shared children can have a symbolic meaning, defining these norms better via confirming commitment between partners and corroborating their status as a family (Ivanova &

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Balbo, 2019). Thus, having a shared child could make stepparents feel more united with their family, encouraging them to take more financial responsibility for their stepchildren. Alternatively, the presence of shared children could harm the stepparent–child relationship. Stepparents might favor their biological children over stepchildren (Kalmijn et al., 2019) and considering that money is a limited resource, they might choose to spend more on their shared children. Being a biological parent and stepparent simultaneously could also make the ambiguity of being a stepparent more evident (Fine, 1996), increasing stepparents' uncertainty about the extent to which they should invest in their stepchildren. The scarce evidence on the role of shared children comes from research on adult children and supports this alternative (negative) relationship between having shared children and contributions (Clark & Kenney, 2010; Henretta et al., 2014). We expect having a shared child to be associated with stepparents' less frequent contributions (H4).

#### Other children of stepparents

Stepparents with (biological) children from a prior union often contribute to these children's expenses. Because money is a limited resource, supporting these children might mean that there is less money available for stepchildren. Partners might also prefer to split their children's expenses based on biology. Both partners might choose to pay only for their biological children (Fishman, 1983; Huang et al., 2019), meaning stepparents contribute (very) little to their stepchildren. From a nonfinancial perspective, stepparents might choose to direct their limited resources to their biological children over their stepchildren (Kalmijn et al., 2019). And having both biological children and stepchildren could also increase the ambiguity regarding the stepparental roles (Fine, 1996). In addition, stepparents could be less willing to contribute to their stepchildren following the guilt they might feel toward their children from a prior union because they might feel that they deprive them of their resources (Kalmijn, 2020). Perhaps feeling loyalty conflicts, stepparents might prefer to spend more on these children than their stepchildren to lessen their feelings of guilt.

Residence of stepparents' other children might also matter. Coresidence often leads to more opportunities and feelings of obligation to contribute to children's expenses regardless of biological relatedness. These aspects of coresidence might intersect with the already strong norms on supporting one's biological children (van Houdt et al., 2018), resulting in more money spent on these children when they are resident and leaving less money to spend on stepchildren. Alternatively, stepparents might feel less guilty towards their other children if these children live with their resources more equally between their stepchildren and their other children. The only empirical evidence we are aware of comes from the literature on adult children, implying stepparents having other children from a prior union was associated with fewer contributions to (nonresident) adult (step)children (Clark & Kenney, 2010). We hypothesize that stepparents who have other children from a previous relationship contribute less frequently than those without (H5). Note that due to the opposing arguments on the residence of other children and the lack of empirical evidence, we refrain from hypothesizing for the effect of stepparents' resident versus nonresident other children.

## Family situation of the other biological parent

Because both biological parents often cover their children's expenses, contributions from the other biological parent—who is outside of the stepfamily unit—might influence how much the stepparent needs to contribute (van Houdt et al., 2020). When the other biological parent has a

new partner, this parent might allocate some financial resources to the new family, meaning fewer resources left for their children from a prior union. When there are also (step)children in the new family, parents might invest even more in this family at the expense of their children from their former union-a phenomenon called "swapping families" (Furstenberg & Nord, 1985). Elaborating on this, Manning and Smock (2000) showed that biological ties matter: Fathers invest financially less in their (nonresident) biological children from a prior union only when they have new biological (resident) children—not in the case of stepchildren (also see Arsenault & Stykes, 2019). Lower support from the other biological parent can increase the need for the stepparent to contribute more, implying the stepparent contributes the most when the other parent is repartnered with (biological) children in the new relationship and the least when this parent is not repartnered. Parental engagement of the other biological parent matters too. When this parent is (highly) involved, the stepparent might be cautious not to be seen as taking over this parent's role (Fine, 1996). New family commitments, particularly the birth of new children, may decrease the involvement of the other parent (Manning & Smock, 1999), enabling the stepparent to contribute more without threatening the role of this parent. Some, though indirect, evidence on this comes from the literature on adult children. Van Houdt et al. (2020) found that a biological mother's presence (i.e., being alive) substituted the (financial) support that adult children needed from their stepmother-though this substitution was not found for the support asked from the stepfather when the biological father was alive. We hypothesize that stepparents financially contribute the least often when the other biological parent is not repartnered, and increasingly more often when this parent is repartnered without any (step)children, repartnered with only stepchildren, and repartnered with (also) biological children, respectively (H6).

## METHOD

## Data and sample

Our data came from the second wave of the NFN survey, which was collected in 2015/2016 (Poortman et al., 2018; Poortman et al., 2014; Poortman & van Gaalen, 2019a, 2019b). We only used the second wave as stepparents' financial contributions were asked only in this wave. In collaboration with Statistics Netherlands (CBS), the sample for the first wave was randomly drawn among parents who dissolved their marriage or cohabitation in 2010. Both former partners were invited to fill out an online survey in 2012–2013, resulting in 4,481 respondents. The response rates of the first wave were 39% among persons and 58% among former households (Poortman et al., 2014).

If respondents gave permission to do so in the first wave, they were invited to participate in the second wave. The response rates among those who were approached and eligible for participation were 63% among persons and 69% among households. These response rates were comparable to other Dutch family surveys. In 18% of former households, both ex-partners filled out the survey. Additionally, to compensate for the panel attrition, data from a refreshment sample were collected, with respondents being drawn from the same population as in the first wave. Response rates for the refreshment sample were 32% among persons and 52% among households. For one fourth of former households, both ex-partners filled out the survey. After combining respondents from the original sample (n = 2,544) and the refreshment sample (n = 920), the total sample size of the second wave was 3,464. For both waves and samples, former cohabiters, men, young people, those with a non-Western background, with low income, and on welfare were underrepresented, whereas Dutch people, men with older children, and single men with children registered at their address were overrepresented. The group of formerly cohabiting was slightly more selective—men with two children were overrepresented, whereas men with fewer children and women from the most urban areas were underrepresented.

Additional analyses showed first-wave respondents who were women, older, and had higher socioeconomic status (e.g., high education) and life satisfaction were more likely to also join the second wave (Poortman et al., 2018).

We excluded some cases in line with the aims of our study. First, we excluded respondents who did not get repartnered (n = 1,301). Second, due to their limited sample size, we excluded respondents who indicated to be in a same-sex relationship with their current partner (n = 36). In the second wave, parents reported about a focal child that was selected in the first wave according to the child's age. If at least one of their children was 10 or older at the time of Wave 1, respondents reported about the youngest child of 10 or older. If all their children were younger than 10, they were asked to report about their oldest child. For the refreshment sample, which took place 3 years later than the first wave, the cut-off age was 13 years old for comparability reasons with the original sample. Because our measures of financial contributions were more relevant for minor children who still lived with one of their biological parents, we excluded respondents who reported about a child aged 18 or older (n = 399). Cases where children had "other" residence than either of their parents' homes were also excluded (n = 51). Last, we excluded respondents with missing values on any of these filter variables (n = 31). This resulted in 1,646 respondents from 1,471 former households. The missing values on all the variables in the analyses were around 12% (n = 207). Note that the percentages of missing values on each variable were within the range of 0%-2%, except for the family situation of the other biological parent (around 7%, mostly due to respondents indicating "don't know"). Because the rates of missing values were (relatively) small and the largest missing group (within the variable of "family situation of the other biological parent") was unlikely to depend on the dependent variable (Rubin, 2018), we opted for list-wise deletion as a legitimate way of handling the missing data. This resulted in the final sample size of 1,439 respondents from 1,286 former households.

## Measures of dependent and independent variables

## Financial contributions of stepparents

Respondents were asked how often their current partner (i.e., stepparent) financially contributes to various expenses of the focal child. These expenses were presents, clothing allowance/pocket money, school expenditures (e.g., books, tuition fees, school trips), clothing/shoes expenses, hobbies (e.g., sports membership, music lessons, scouting, etc.), savings account, and subscriptions (e.g., magazine, phone, etc.). Response options were 1 (*[almost] never*), 2 (*sometimes*), 3 (*regularly*), and 4 (*[almost] always*). There was also the response category "not applicable" (e.g., the child does not play sports), which was treated as a missing value. We calculated the mean score of these items (Cronbach's  $\alpha = .950$ ). In the construction of this mean score, if respondents had a missing value on any of the items, they were treated as missing on that particular item(s) but were included if they had nonmissing values on at least one of the other items.

## Gender of stepparent

This was a dummy variable indicating if the stepparent was a 0 (man) or 1 (woman).

## Type of relationship

This variable indicated the type of relationship between the stepparent and the respondent (i.e., the biological parent). Possible answers were "married," "cohabiting," or "living apart

together (LAT)." Accordingly, we constructed three dummy variables to indicate the type of relationship (1 = yes): married, cohabiting, and LAT.

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# Residence of children

Respondents reported with whom the focal child lived most of the time. The answering categories were "with me," "about equally with both parents," and "with ex-partner." We constructed three dummy variables to indicate whether children were full-time resident, part-time resident, or nonresident (1 = yes).

# Shared children

This was a dummy variable indicating if respondents had child(ren) with their current partner (1 = yes).

# Other children of stepparents

Respondents were, first, asked if their current partner (i.e., stepparent) had other child(ren) from a previous relationship and if yes, whether these children were (full-time or part-time) resident in the household. Based on these two questions, we constructed three dummy variables indicating (1 = yes): no other child(ren), resident other child(ren), and nonresident other child(ren).

# Family situation of other biological parent

Respondents reported whether their ex-partner (i.e., the other biological parent) was repartnered in a married, cohabiting, or LAT relationship. If yes, they were further asked whether this ex-partner had biological and/or stepchildren in the new relationship. Four dummy variables indicated the family situation of the other biological parent (1 = yes): not repartnered, repartnered without (step)children, repartnered with only stepchildren, and repartnered with (also) biological children.

# Measures of control variables

Our analyses controlled for stepparents' age, education level, relative income, and coresidence duration with their partner. Respondents reported the highest level of education that their partner attained ( $1 = incomplete \ elementary \ school$  to 10 = postgraduate). For stepparents' relative income, we obtained register data on the personal gross income, household gross income, and alimony received (if any) of all respondents for 2015 and 2016 from the Dutch Social Statistical Base in a secure environment with the help of CBS. We calculated stepparents' income by subtracting respondents' personal income and received alimony from household income based on respondents' participation year. After recoding some negative values (on the income of respondents or stepparents) to be zero, we obtained stepparents' relative income by dividing stepparents' income by household income. Note that we assigned LAT stepparents the average relative income value from married and cohabiting stepparents. Coresidence duration was measured by asking respondents in which year they started to live together with their current partner and

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#### TABLE 1 Mean, standard deviation, and 1st and 99th percentiles of variables in the analyses

Variable	М	SD	P1	P99
Frequency of financial contributions	1.95	1.08	1	4
Gender of stepparents (ref = men)	0.42	а	0	1
Residence of children (ref = nonresident)				
Full-time resident	0.41	а	0	1
Part-time resident	0.34	а	0	1
Type of relationship (ref = LAT)				
Married	0.22	а	0	1
Cohabiting	0.40	а	0	1
Shared children (ref = $no$ )	0.17	а	0	1
Other children of stepparents (ref = $no$ )				
Resident other children	0.30	а	0	1
Nonresident other children	0.30	а	0	1
Family situation of the other biological parent (ref = no)				
Repartnered without (step)children	0.21	а	0	1
Repartnered with only stepchildren	0.40	а	0	1
Repartnered with (also) biological children	0.13	а	0	1
Control variable				
Age of stepparent	43.91	7.72	26	61
Education of stepparents	6.79	1.94	2	10
Education of biological parents	6.98	1.73	3	10
Relative income of stepparents	0.46	0.22	0	1
Age of children	12.34	3.05	6	17
Gender of children (ref = boy)	0.50	а	0	1
Number of biological siblings	1.88	0.75	1	4
Coresidence duration	3.45	1.58	0	7
Refreshment	0.28	а	0	1
N (Respondents)	1,439			
N (Former households)	1,286			

*Note.* LAT = living apart together; ref = reference; P1 = 1st percentile, P99 = 99th percentile. Data are from New Families in the Netherlands, Wave 1, 2. For relative income measure, results are based on calculations by the authors using nonpublic microdata from Statistics Netherlands.

<sup>a</sup>Indicates SD not presented for discrete variables.

calculating the coresidence duration at the time of the survey accordingly. Note that there was no information about the relationship duration of the LAT couples that could be used as a proxy for this measure. Therefore, similar to relative income measure, we assigned LAT stepparents the average coresidence duration of married and cohabiting stepparents, which meant that the effect of coresidence duration, as well as relative income, only referred to married and cohabiting stepparents in our analyses. Regarding the focal biological parent (i.e., the respondent), we controlled for the highest education level attained by the respondent (1 = incompleteelementary school to 10 = postgraduate). This measure was moderately correlated with the education level of stepparents (r = .39, p < .001) and came from the first wave of the survey. Regarding the focal child, we controlled for the child's age and gender (0 = boy, 1 = girl). Respondents were asked how many children they had with their ex-partner, which we used to control for the number of biological siblings the focal child had. This information came from



**FIGURE 1** Frequency distributions of stepparents' average financial contributions. *Note.* Dashed lines show the mean score and the solid lines show the median score. Sample sizes of each figure vary due to different number of missing values for each item presented in each figure. The sample sizes are as follows: N (Presents) = 1,439; N(Allowance) = 1,375; N(School expenses) = 1,396; N(Clothing expenses) = 1,411; N (Hobbies) = 1,371; N(Savings account) = 1,379; N(Subscription) = 1,331.

the first wave. Last, we controlled for whether our respondents were from the refreshment sample (0 = original sample, 1 = refreshment sample). The descriptive statistics of all variables in the analyses are presented in Table 1.

## Analytical strategy

First, we described how often stepparents contribute to their stepchildren's expenses overall as well as to each type of expenses separately. To identify the mean differences across different expenses, we conduct paired t tests. Next, we analyzed the correlates of stepparents' contribution frequencies. As will be shown in Figure 1A later on, the distribution of our dependent variable was bimodal. We, therefore, used ordinal logistic regression as this technique is commonly used in the case of a bimodal distribution (see also Kim, 2020; Sheehan et al., 2019). Following the two modes—pointing at stepparents contributing either never or always (see Figure 1)—we constructed an ordinal dependent variable. This variable had three categories: 1 = never contributing (referring to original average score of 1),  $2 = \text{sometimes/regularly contributing (refer$ ring to the scores between 1 and 4), and 3 = always contributing (referring to the score of 4). The ordinal logistic regression model met the proportional odds assumption,  $\chi^2(20) = 22.14$ , p = .333. Note that as additional analyses, we also conducted multiple regression, which provided similar results as the ordinal model (results not shown). In our analyses, we took into account that our data were clustered at the former household level (with vce [cluster] command in Stata). The model included the main effects of the variables of gender of stepparents, type of relationship, residence of children, having a shared child, other children of stepparents, and the family situation of the other biological parent, in addition to control variables.

## RESULTS

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## **Descriptive results**

Figure 1 shows the distribution of stepparents' overall contributions and contributions to each expense separately, together with mean and median values. Stepparents' overall contribution frequencies—averaged over all expenses—had a low mean score (see Figure 1A), implying that, on average, they contributed sometimes or less often. There was, however, variation in these overall contributions, most notably with some contributing (almost) always, whereas others contributed (almost) never—resulting in a bimodal distribution. This distribution means that an overall score indicating stepparents' rather infrequent contributions as a group hides variation in the spending frequencies across stepparents.

Stepparents, on average, contributed to the majority of the expenses infrequently—that is, sometimes or less often (see Figure 1B–H). The most frequent spending was on presents, with the average score indicating nearly regular contributions, whereas the least frequent spending was on savings accounts and subscriptions. Paired *t* tests showed that although contribution frequencies to most expenses differed from each other significantly, these differences were small, with the largest ones being for presents versus other expenses. Figure 1 shows a bimodal distribution for most expenses, though this bimodal structure was less pronounced than for the average score of all expenses in Figure 1A. Similar to Figure 1A, for the majority of expenses, the two largest groups observed were stepparents who contributed (almost) never or always. Compared to Figure 1A, the proportion of stepparents who (almost) never contributed was often higher, which resulted in a less evident bimodal structure for most expenses. The frequency distribution of presents differed from other expenses, there were fewer stepparents who (almost) never contributed (almost) never contributed to presents, whereas there were more stepparents who contributed (almost) always.

## Multivariate results

The results of the ordinal logistic regression model are presented in Table 2. Contrary to our first hypothesis, we failed to find evidence suggesting stepparents' gender to be associated with how often they contribute to their stepchildren's expenses. Additional analysis showed that when children's residence was not controlled for, stepmothers were less likely to provide frequent contributions than stepfathers (b = -0.36, odds ratio [OR] = 0.69, p = .010, not shown in Table 2). This supports earlier suggestions that gender differences in contributions could be due to stepmothers often not residing with their stepchildren (Henretta et al., 2014).

Residence was related to contributions in terms of both custody arrangements and the type of relationship. Compared to nonresident children, stepparents whose partner had (full-time or part-time) resident stepchildren had higher odds of providing more frequent levels of financial contributions. Changing the reference category, there was no significant difference in the odds of contribution frequencies to full-time versus part-time resident children (p = .081, not shown in Table 2). These results partially supported our second hypothesis: As expected, stepparents contributed more frequently when their partner had resident children rather than nonresident children. However, contrary to our expectations, we failed to find evidence suggesting the type of residence (i.e., full-time or part-time) to be associated with stepparents' contribution frequencies. Regarding the type of relationship, compared to LAT stepparents, married and cohabiting stepparents were more likely to provide more frequent contributions. Changing the reference category showed that married stepparents also had higher odds of contributing more often than cohabiting stepparents (b = 0.97, OR = 2.63, p < .001, not shown in Table 2). These results

amily Relation

Variable	В	SE	OR
Gender of stepparents (ref = men)	0.003	0.17	1.00
Residence of children (ref = nonresident)			
Full-time resident	0.72***	0.20	2.06
Part-time resident	0.45**	0.16	1.57
Type of relationship (ref = $LAT$ )			
Married	2.02***	0.18	7.53
Cohabiting	1.05 <b>***</b> a	0.14	2.86
Shared children (ref $=$ no)	0.27	0.19	1.30
Other children of stepparents (ref = no)			
Resident other children	-0.42**	0.15	0.66
Nonresident other children	-0.33*	0.15	0.72
Family situation of other biological parent (ref = no)			
Repartnered without (step)children	0.25	0.17	1.29
Repartnered with only stepchildren	-0.03	0.15	0.97
Repartnered with (also) biological children	0.46* <sup>b</sup>	0.20	1.58
Control variable			
Age of stepparent	-0.01	0.01	0.99
Education of stepparent	-0.01	0.03	0.98
Education of biological parent	-0.08*	0.04	0.92
Relative income of stepparent	0.17	0.29	1.19
Age of children	-0.04	0.02	0.96
Gender of children (ref = boy)	0.21	0.11	1.23
Number of biological siblings	-0.02	0.09	0.98
Duration of residence	0.19***	0.05	1.21
Refreshment	-0.05	0.13	0.95
Cut point 1	-1.22	0.55	
Cut point 2	2.69	0.55	
Pseudo $R^2$	.13		
N (Respondents)	1,439		
N (Former households)	1,286		

**TABLE 2** Ordinal logistic regression of the frequency of stepparents' financial contributions on the independent variables and control variables: *B*, *SE*, and *OR* 

*Note.* LAT = living apart together; OR = odds ratio; ref = reference. Data are from New Families in the Netherlands, Wave 1, 2. For relative income measure, results are based on calculations by the authors using nonpublic microdata from Statistics Netherlands. <sup>a</sup>Married stepparents differ significantly from cohabiting stepparents (p < .001).

<sup>b</sup>Repartnered with only stepchildren differs significantly from repartnered with (also) biological children (p = .010).

p < .05. p < .01. p < .01. (two-sided).

supported our third hypothesis arguing that married stepparents provide the most frequent contributions, followed by cohabiting and LAT stepparents, respectively.

The presence of shared children was not significantly associated with the odds of how often stepparents contribute, failing to provide enough evidence to support the fourth hypothesis. Testing the fifth hypothesis on the role of stepparents' other responsibilities, we found stepparents with (resident or nonresident) other children from a prior union to have lower odds of providing more frequent contributions than those without such children. Changing the reference category, we found no significant difference between having resident or nonresident other children (p = .586, not shown in Table 2). These results supported our hypothesis while also showing the residence of these children did not associate with the odds of contribution frequencies to stepchildren.

Finally, our last hypothesis suggested that stepparents contribute the least frequently when the other parent was not repartnered, followed by, respectively, when this parent was repartnered without any children, repartnered with only stepchildren, and repartnered with (also) biological children. The results show that compared to the other parent not having a new partner, stepparents were more likely to provide more frequent contributions when the other parent was repartnered with (also) biological children. Changing the reference category, we found that compared to the other parent being repartnered and having only stepchildren, stepparents had higher odds of contributing more often when the other biological parent was repartnered with (also) biological children (b = 0.49, OR = 1.63, p = .010, not in Table 2). There were no other differences across the family situations of the other parent. These results provided only partial support for our hypothesis: They showed that the other biological parent having (also) biological children in their new family stands out as the situation in which stepparents contribute most frequently, with other differences being negligible. For the control variables, we found that stepparents' longer residence duration in a stepfamily was positively associated, whereas biological parents' higher education was negatively associated with the odds of stepparents providing more frequent levels of contributions.

## Additional analyses

Because the descriptive results suggested that stepparents' contribution frequencies to presents differed from other expenses, we ran an additional analysis excluding presents from the dependent variable. For this analysis, the model did not meet the proportional odds assumption of the original logistic regression,  $\chi^2(20) = 37.45$ , p = .010). We, therefore, opted for a multiple regression model (see Table A1, supplemental materials). The results did not show substantive differences from our main analysis. This additional analysis indicates that our findings hold regardless of the inclusion of contributions to presents.

Though we did not hypothesize about it, different social norms on the responsibilities of stepmothers versus stepfathers (e.g., stepfathers as main breadwinners) could lead the correlates of their contribution frequencies to differ. We thus checked whether the effects of our variables differed depending on the gender of stepparents (Table A2, supplemental materials). The results did not indicate large differences between stepmothers and stepfathers, implying that our findings were comparable between the two groups.

## DISCUSSION AND CONCLUSION

Stepparents' contributions can make up, to some extent, for the decline in financial resources invested in children's development after a divorce. Little is, however, known about how often stepparents contribute to various expenses of their minor stepchildren and what determines these contributions, especially among more contemporary stepfamily cohorts. Focusing on a wide range of stepfamilies, including more recent and emerging ones, we addressed the distinct roles of gender, residence, and the type of relationship in addition to the broader family configuration of biological ties for stepparents' contributions.

Our first conclusion is that, on average, stepparents' contributions are infrequent. We further conclude that despite this low average, stepparents differ in how often they spend, with extremes being the most common. We found those who rarely contributed to be the largest group, followed by a sizable group of stepparents contributing very often—implying that a

general picture of how often stepparents contribute as a group does not tell the whole story as it conceals differences across stepparents. This supports prior research suggesting little agreement, hence variation, in social norms regarding stepparents' financial responsibilities (Maclean et al., 2016).

Our third conclusion is that presents stand out as a distinct expense. Compared to other expenses, there were considerably fewer stepparents with no contributions to their stepchildren's presents. The majority contributed (at least) sometimes, if not all the time, which led to gifts being the most frequently contributed expense. In addition, contributions to presents were distributed more evenly across stepparents than other expenses for which there were two main groups: those contributing almost none, followed by those contributing very frequently. This finding points to some unique aspects of gifts. Gifts are often a tradition for important celebratory events (e.g., birthdays). The festive nature of these events, usually celebrated in a larger group, could encourage stepparents to join in this tradition. Furthermore, expenses for gifts often occur once or twice a year and are cheaper than other expenses (e.g., monthly payments for hobby classes), which could increase the frequency of stepparents' contributions even more.

We further conclude that residence is crucial. We found that stepparents contributed to their stepchildren's expenses more often when these children were resident rather than nonresident. Corroborating this, resident (i.e., married or cohabiting) stepparents spent more often on their stepchildren than LAT stepparents. In addition, supporting prior research (van Houdt et al., 2020) and further confirming the role of residence, we found stepparents with a longer duration of coresidence in the stepfamily to contribute more frequently. This finding indicates that by providing more investment opportunities, thus, motivating closer bonds between stepparents and stepchildren (van Houdt, 2023), residing together seems to encourage stepparents to spend more on their stepchildren.

Given the variation in how often resident stepparents contribute, we further conclude that residence is only part of the story: The type of relationship is also relevant for contributions. We found married stepparents to contribute more frequently than cohabiting stepparents, despite both being resident in the stepfamily. This indicates that higher commitment between the partners, better-defined parental roles, and legal obligations accompanying marriage (Buchanan et al., 1996; Rijksoverheid, n.d.; Sassler & Lichter, 2020) are also critical for stepparents' more frequent spending.

Our last conclusion is that the presence and composition of biological ties surrounding stepparent-child relationships matter. Stepparents with children from a prior union contributed less often than those without such children. This was the case regardless of whether these (other) children lived with the stepfamily. In line with prior research (Clark & Kenney, 2010), this finding implies stepparents' having responsibilities to other children could interfere with the dynamics of the stepparent-child relationship, leading them to direct more resources to these children and less to their stepchildren. Validating this, we found that a stepparent contributed more often if the other biological parent of the child had a new family with children also being born into this family. In such a case, the other parent might shift more economic resources or parenting efforts to the new family, as the literature on swapping families suggested (Arsenault & Stykes, 2019; Manning & Smock, 1999, 2000). This can lead to more financial needs and opportunities for stepparents to contribute with less threat to the role of this other parent.

Surprisingly, there was no difference based on gender or the presence of shared children. Prior research showed that adult stepchildren received more financial support in stepfather families than in stepmother families. This contradiction could be due to previous research not considering that children did not live in stepmother households growing up (Henretta et al., 2014), as our additional analyses also showed. We also found no strong evidence indicating the presence of shared children as relevant, despite the literature on adult children reporting a negative effect for it (Henretta et al., 2014). This could be due to prior research including more expensive

costs (e.g., \$500 or more in the last 2 years, Henretta et al., 2014) which perhaps makes it difficult to provide both for shared children and stepchildren.

Overall, stepparents provide infrequent contributions to their stepchildren, with presents being the exception. Still, there is a substantial number of stepparents contributing very frequently. Residence, type of relationship, and the biological ties surrounding the stepparent– child relationship are most relevant to contributions. The investment opportunities via coresidence and better-defined parental norms via marriage encourage stepparents to contribute more often. When stepparents have responsibilities to children born in a previous relationship, stepchildren get fewer contributions from these stepparents as they probably favor investing their financial resources in their other (biological) children over their stepchildren. Whereas, when it is the other biological parent who has children born into a new relationship, stepparents contribute more, making up for the less money coming from the other biological parent.

Our study also had some limitations. First, because our analyses relied on cross-sectional data, we cannot rule out the possibility of reversed causality. For instance, stepparents with fewer contributions might be more likely to choose a nonmarital relationship, especially considering that Dutch law counts married stepparents as financially responsible for their resident stepchildren (Rijksoverheid, n.d.). Second, our data came from a rather selective sample (e.g., on higher socioeconomic status) based in the Netherlands. We do not know how this selectivity and country context play out and affect our substantive conclusions. Still, we controlled for crucial sociodemographic characteristics of (step)parents, and many of our findings were in line with prior research, also conducted in other countries (predominantly U.S.-based). Future research could study how our findings compare among stepfamilies with more diverse socioeconomic statuses and in other European countries, for instance, with different legal arrangements regarding stepparents' financial obligations. Future studies could also highly benefit from expanding their focus to same-sex families. Furthermore, we do not have information on how much stepparents contribute. Future research can investigate whether our findings based on the frequency of contributions also hold for the amount of money spent because these two might reflect different patterns. Last, stepparents might indirectly contribute to their stepchildren's expenses from a pooled budget with their partner. Though one might expect respondents to consider such contributions while reporting the spending behavior of stepparents (i.e., their partner), it is unclear if they actually did so. We thus might have underestimated the frequency of stepparents' contributions.

## Implications

Most children do not receive frequent contributions from their stepparents, which is worrying considering the increasing numbers of children raised in stepfamilies. Our findings offer some implications for practitioners working on this issue. We show that it is not enough to treat step-families as consisting of only the biological parent, children, and the stepparent and focus on the dynamics within this unit alone. Instead, it is necessary to extend our focus further and acknowledge the broader family context surrounding this unit, which may include numerous biological ties of multiple parental figures. In this regard, we should consider that, following the high rates of divorce and repartnering, children often grow up in a postdivorce setting where the stepparent already has other children from a prior relationship and where the other biological parent is also repartnered with new biological children. This means that (step)parents often carry the financial obligations of multiple sets of children, which can have repercussions on the extent of contributions stepchildren receive from their stepparents.

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How to cite this article: Arat, E., & Poortman, A.-R. (2024). Financial contributions to stepchildren: The role of gender and postdivorce family structure. *Family Relations*, 73(2), 1362–1378. https://doi.org/10.1111/fare.12922

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