



Unequal Pathways: Post-Separation Care Trajectories and the Gendered Financial Costs of Sole Parenthood

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Acknowledgement of Country

I would like to acknowledge the Traditional Owners and their custodianship of the lands on which I conducted this research in Meeanjin, and the lands on which we meet today, Narm.

I pay my respect to the both the Yuggera and Turrbul people of Meeanjin and the Wurundjeri Woi-wurrung and Bunurong peoples of Narm, and their ancestors and descendants. These lands were never ceded, have long been a place of learning and teaching.

*The Brisbane River
pattern from A
Guidance Through Time
by Casey Coolwell and
Kyra Mancktelow.*



Wellbeing of sole parents

- Sole parent families, primarily headed by women, high levels of disadvantage
- Roots in male breadwinner/female homemaker institutions
- Societal division of paid and unpaid work leads to disadvantages for single parent families
- Remarkably little systematic analysis



Structural Barriers



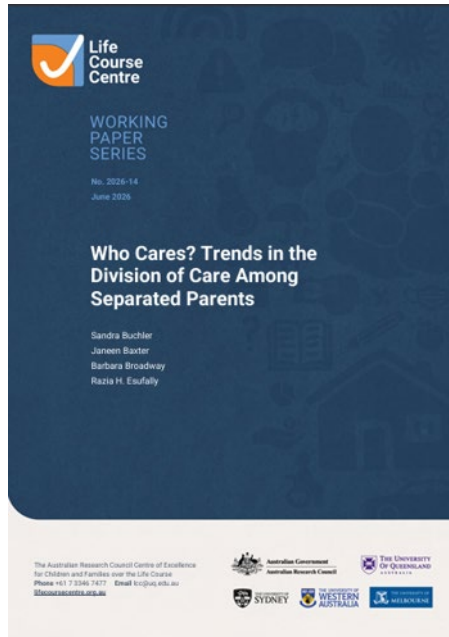
- “Triple bind”
 - inadequate resources
 - difficulty in the employment market
 - unsupportive government welfare policies

Employment may not sufficiently alleviate poverty.

- adjusting single mothers’ employment patterns to resemble those of partnered mothers would not change their income
- would need to adopt the employment patterns of fathers in couple families (Harkness 2022)

→ full-time employment

Gender Division of Care Among Separated Parents



Persistence of gendered caregiving

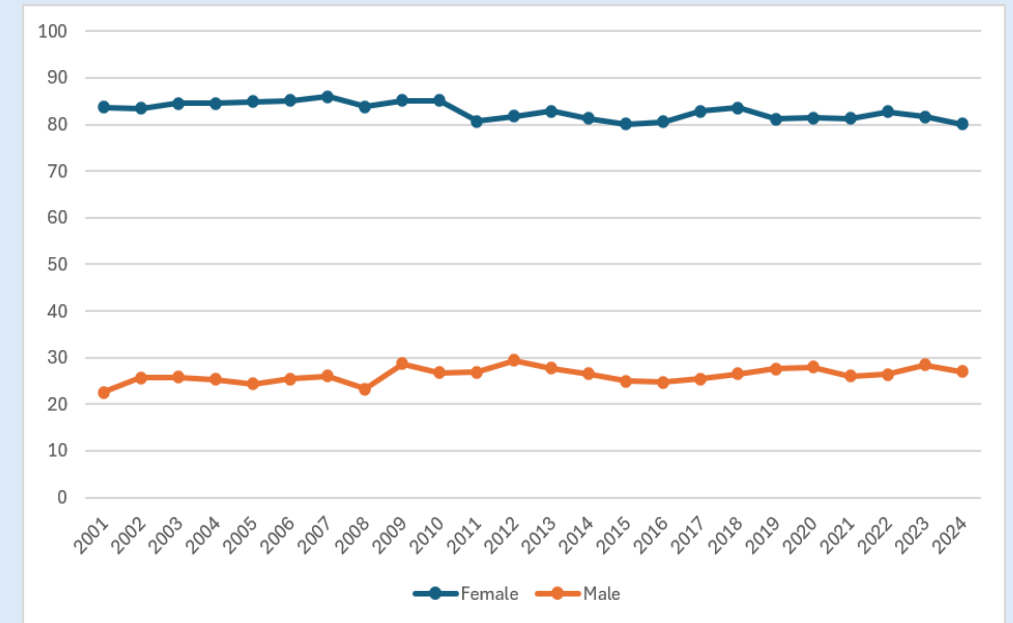
→ The gender gap in care has narrowed but remains wide

Growth in equal shared care

Inequality compounds the gender gap

→ Progress toward shared care is concentrated in higher-income groups.

The percentage of nights per year that separated mothers and fathers care for their youngest child



Data: HILDA 2001 – 2024 (see Buchler et al., 2026)

Study Aims

Examine how post-separation care arrangements shape the long-term financial outcomes of Australian parents

Focus: how care arrangements shape the cumulative financial cost of periods spent as a sole parent

Sequence Analysis: maps trajectories over time to reveal common pathways and their long-term outcomes

The background is a dark blue field filled with a dense, repeating pattern of white line-art icons. These icons represent a wide variety of concepts including nature (rainbow, sun, tree, apple), technology (gears, circuitry, smartphone), health (heart rate, mask, person in wheelchair), education (book, pencil, graduation cap), business (bar chart, magnifying glass, briefcase), and general life (house, car, dog, hand, umbrella).

Methods

Method: Data and Sample

HILDA Survey, Waves 1-24

Parents: first birth to 8 years after

T_0 = year before a first birth (baseline measurement)

T_{1-8} = birth to 8 years (sequence period)

T_9 = year after (outcome measurement)

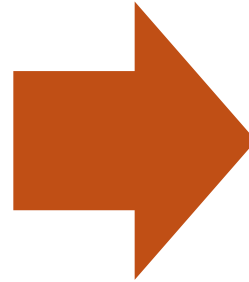
Method: Possible States (Alphabet)

Relationship Status:

- Single
- Partnered (defacto, married)

Division of Care, Collapsed Services Australia thresholds:

- Regular care or below (0–34% of nights)
- Shared care (35–64% of nights)
- Primary care or more (>65% of nights)



Single / Primary Care

Single / Shared Care

Single / Regular Care

Partnered / Primary Care (original partner)

Partnered / Primary Care (repartnered)

Partnered / Shared Care

Partnered / Regular Care

T_{1-8} = first birth to 8 years

Methods: Outcome Measures

Financial Strain

T_0 & T_9

Self-reported difficulty meeting everyday living costs (e.g. bills, meals, heating)

Home Ownership

T_0 & T_9

Owns or is paying off a mortgage, vs. renting/other

Low Income

T_0 & T_9

Household income, adjusted for household size and inflation

Bottom 40% of the income distribution vs. top 60%

T_0 = baseline / control; T_9 = outcome

Method: Analysis

STEP 1: Sequence Analysis

- Sequences built from T1–T8 (partnership + care type)
- Missing data: multiple imputation (50x)
- PAM clustering
- Distances computed via HAM to account for timing and transitions
 - OM-spell & LCS as robustness check
- 7 clusters: strong ASW/HGSD fit + substantive interpretability guided final selection

STEP 2: Predicting Financial Outcomes by Typology (Logistic Regression)

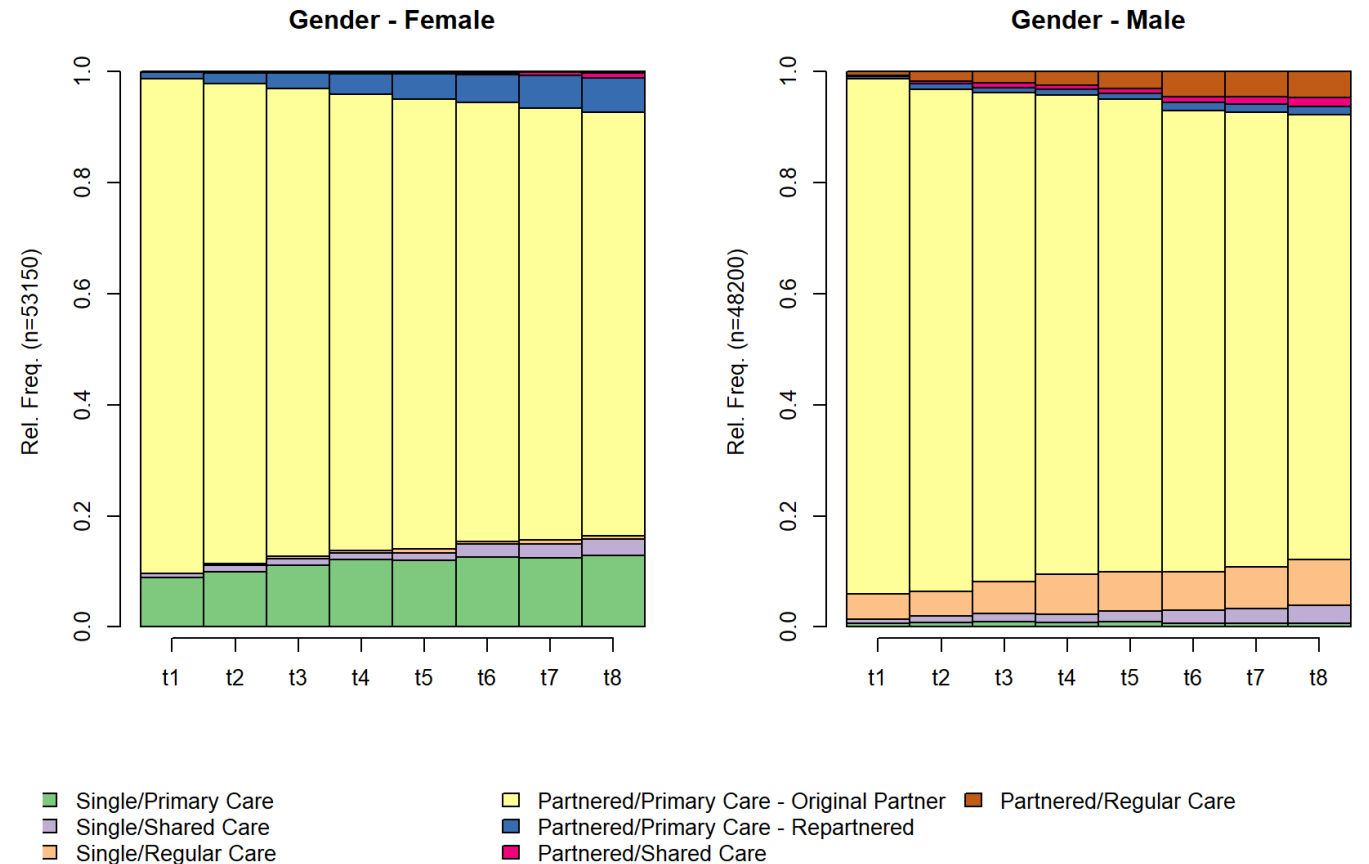
- Financial outcomes (low income, homeownership, financial strain) measured at T9
 - modelled as a function of trajectory cluster membership
- Models account for imputation uncertainty (pooled estimates across imputed datasets)
- Model 1 (M1): gender
- Model 2 (M2): + T_0 pre-birth baseline (as a control to account for financial circumstances prior to first birth)
- Model 3 (M3): + typology groups



Findings: Step 1 Sequence Analysis

State distribution plots by gender

- Most parents stay in an intact partnership
- A gender gap emerges across years
- If not partnered:
 - mothers more likely to be primary carers
 - fathers more likely to have regular care.

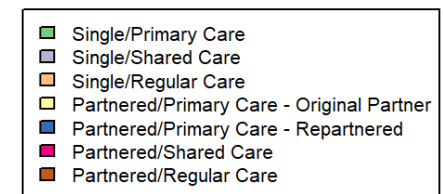
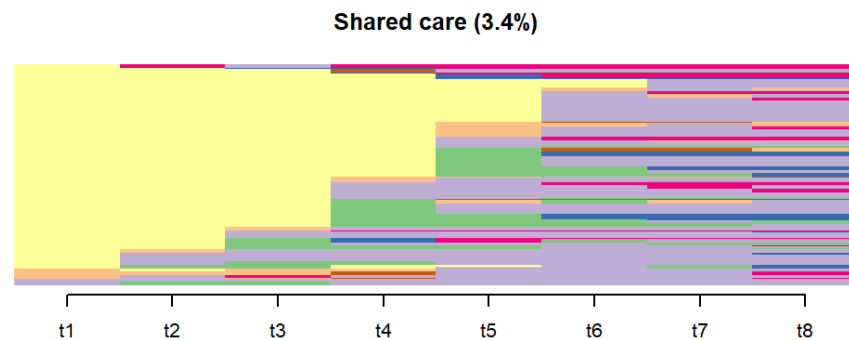
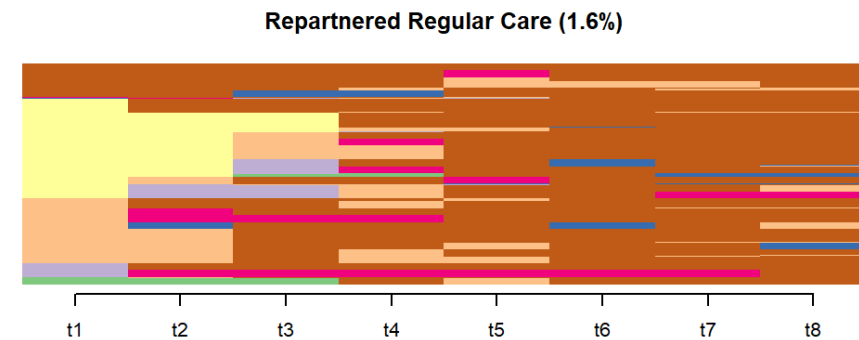
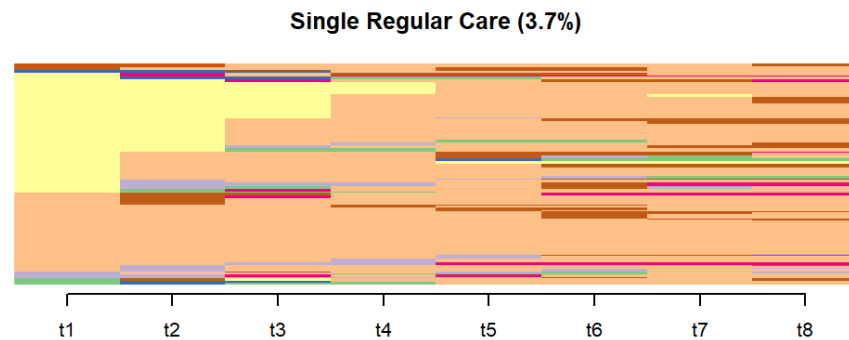
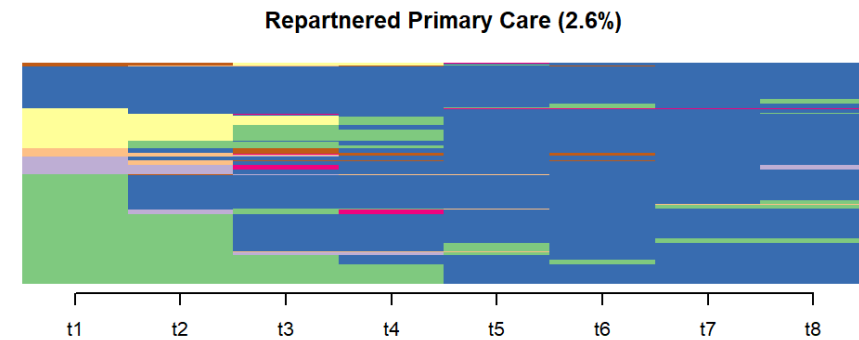
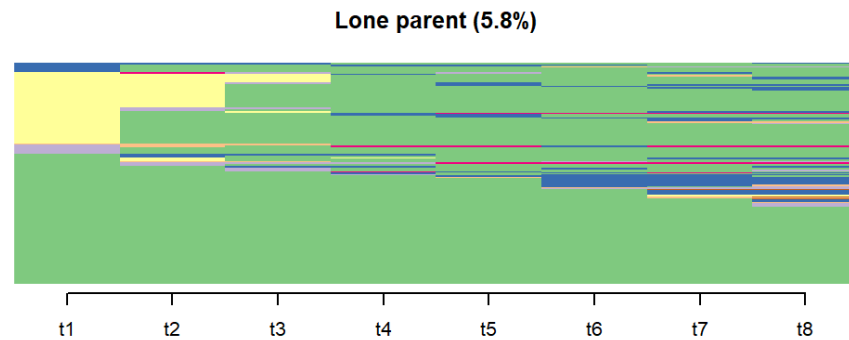
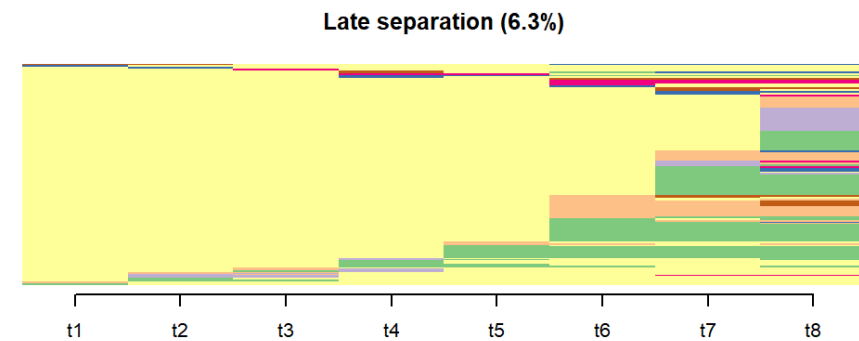
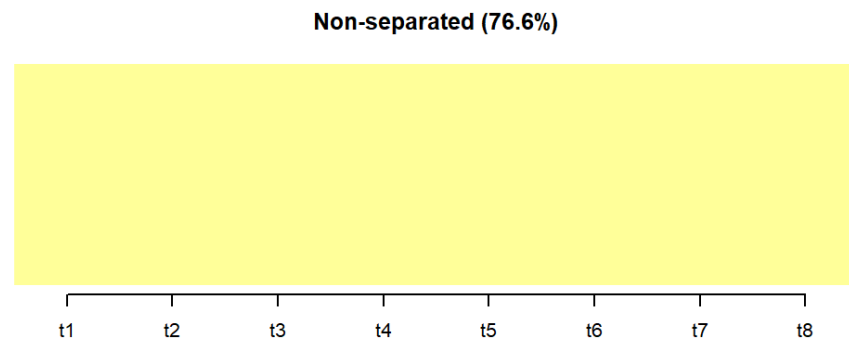


Weighted state distributions by gender, years since first birth (HILDA 2001–2023; females n=1,063, males n=964)

Individual sequence plots by trajectory cluster (7-class typology)

Sequence index plots showing individual care/partnership trajectories within each of the seven clusters, years since first birth.

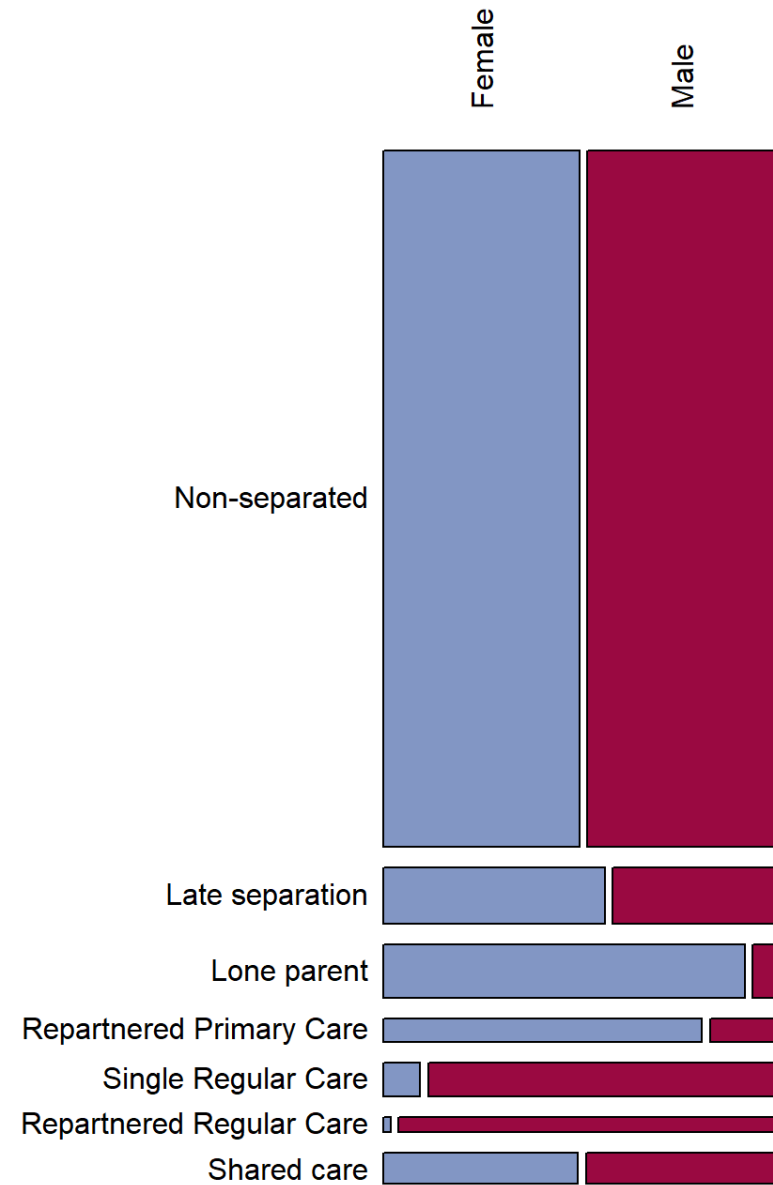
Each horizontal line represents one (imputed) case; colours denote state at each time point.



Weighted individual sequence plots by trajectory cluster, years since first birth (HILDA 2001–2023; 7-class typology)

Trajectory cluster membership by gender

- Mothers and fathers are unevenly distributed across the 7 trajectory clusters
- Mothers over-represented in Lone Parent and Repartnered Primary Care
- Fathers over-represented in Single Regular Care and Repartnered Regular Care.
- Non-separated and shared care gender equal



Weighted mosaic plot of trajectory cluster by gender (HILDA 2001–2023; 7-class typology)

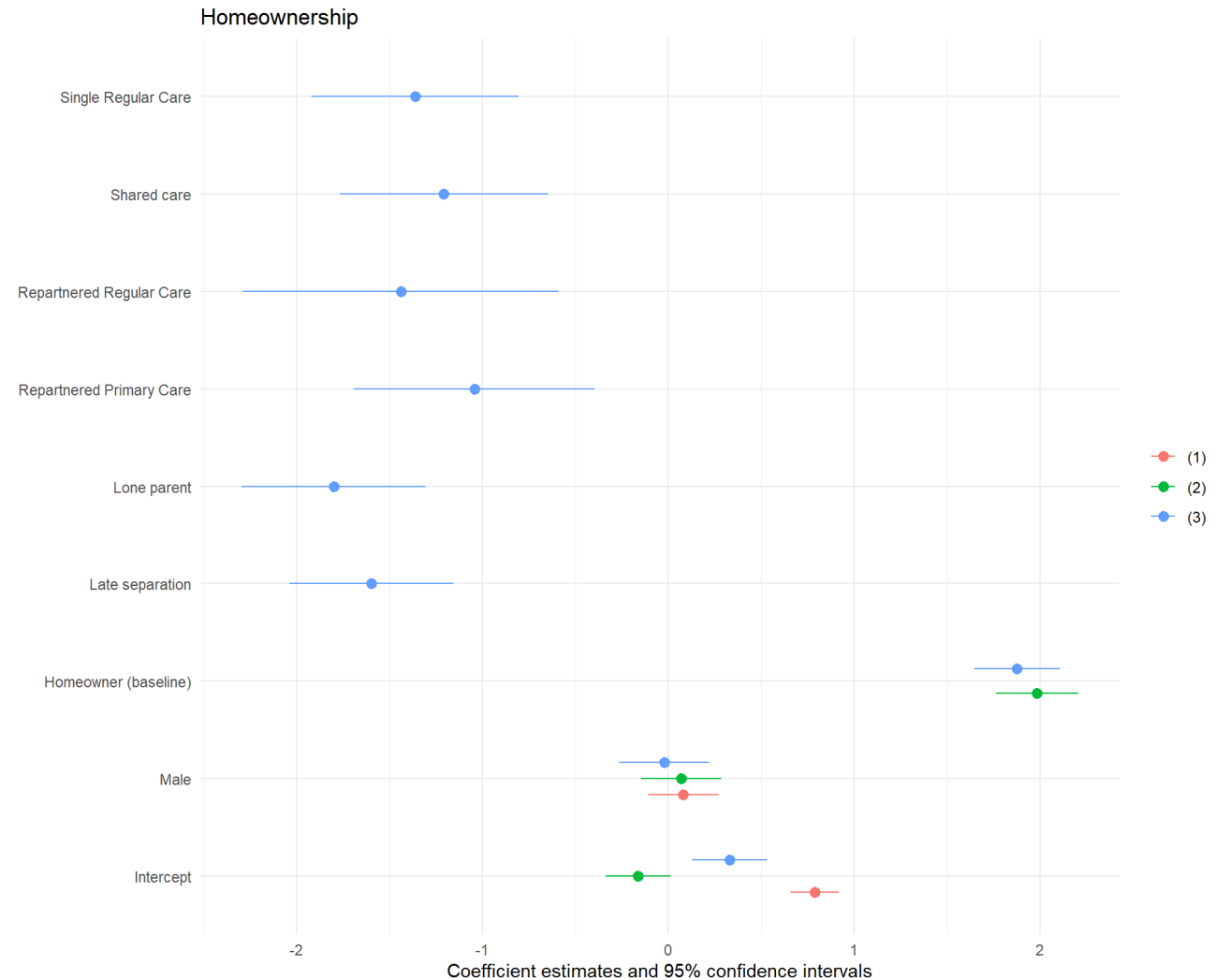
Findings:
Step 2
Predicting Financial
Outcomes by Typology

Homeownership

Homeownership

	(1)	(2)	(3)
Intercept	0.787***	-0.162+	0.330**
Male	0.081	0.070	-0.022
Homeowner (baseline)		1.983***	1.876***
Late separation	Reference: non-separated		-1.597***
Lone parent			-1.800***
Repartnered Primary Care			-1.043**
Repartnered Regular Care			-1.439***
Shared care			-1.207***
Single Regular Care			-1.363***
Num.Obs.	2021	1922	1922
Num.Imp.	50	50	50

+ p < 0.1, * p < 0.05, ** p < 0.01, *** p < 0.001

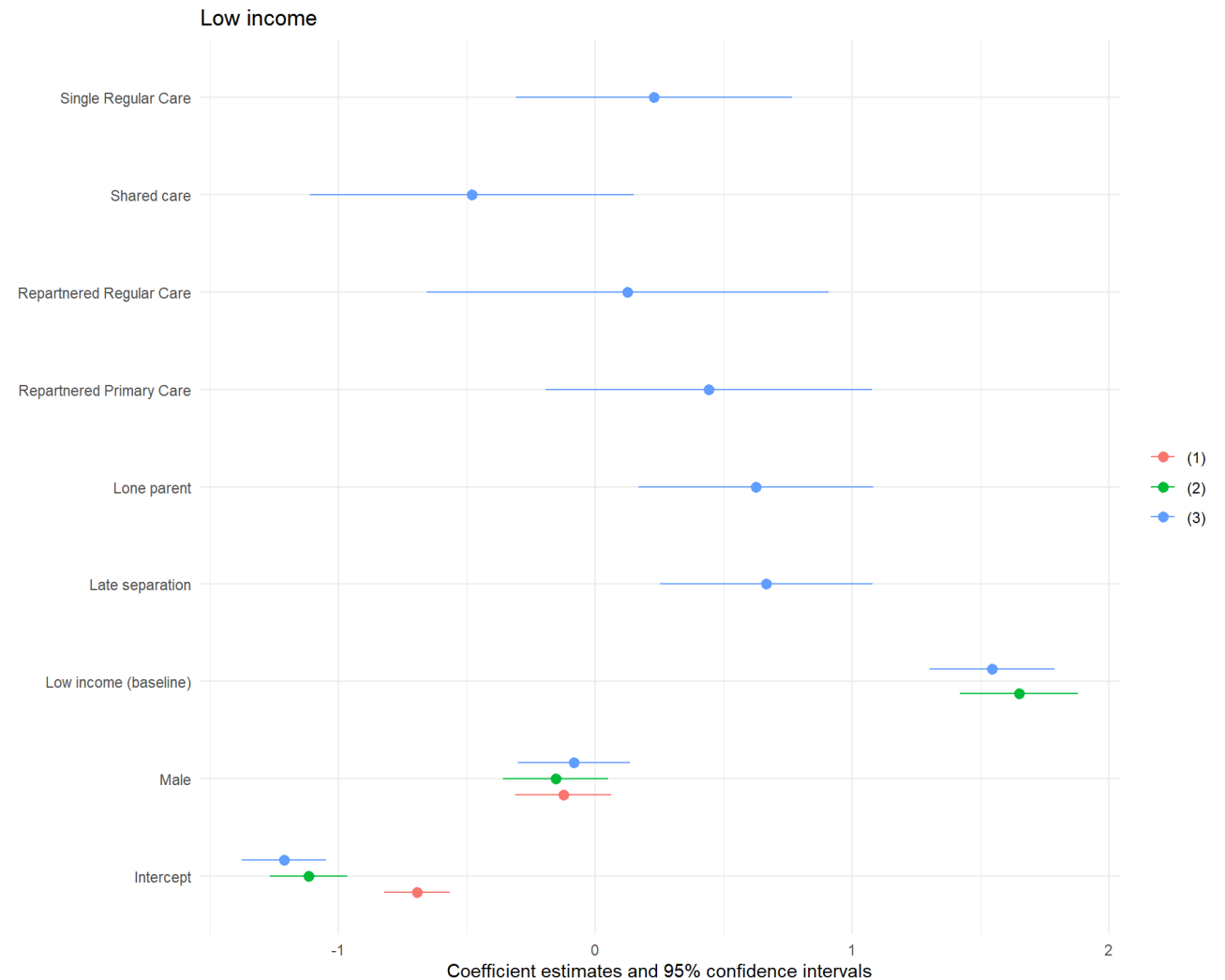


Low income

Low income

	(1)	(2)	(3)
Intercept	-0.695***	-1.115***	-1.212***
Male	-0.124	-0.155	-0.083
Low income (baseline)		1.649***	1.544***
Late separation	Reference: non-separated		0.664**
Lone parent			0.624**
Repartnered Primary Care			0.441
Repartnered Regular Care			0.126
Shared care			-0.481
Single Regular Care			0.228
Num.Obs.	2027	1926	1926
Num.Imp.	50	50	50

+ p < 0.1, * p < 0.05, ** p < 0.01, *** p < 0.001

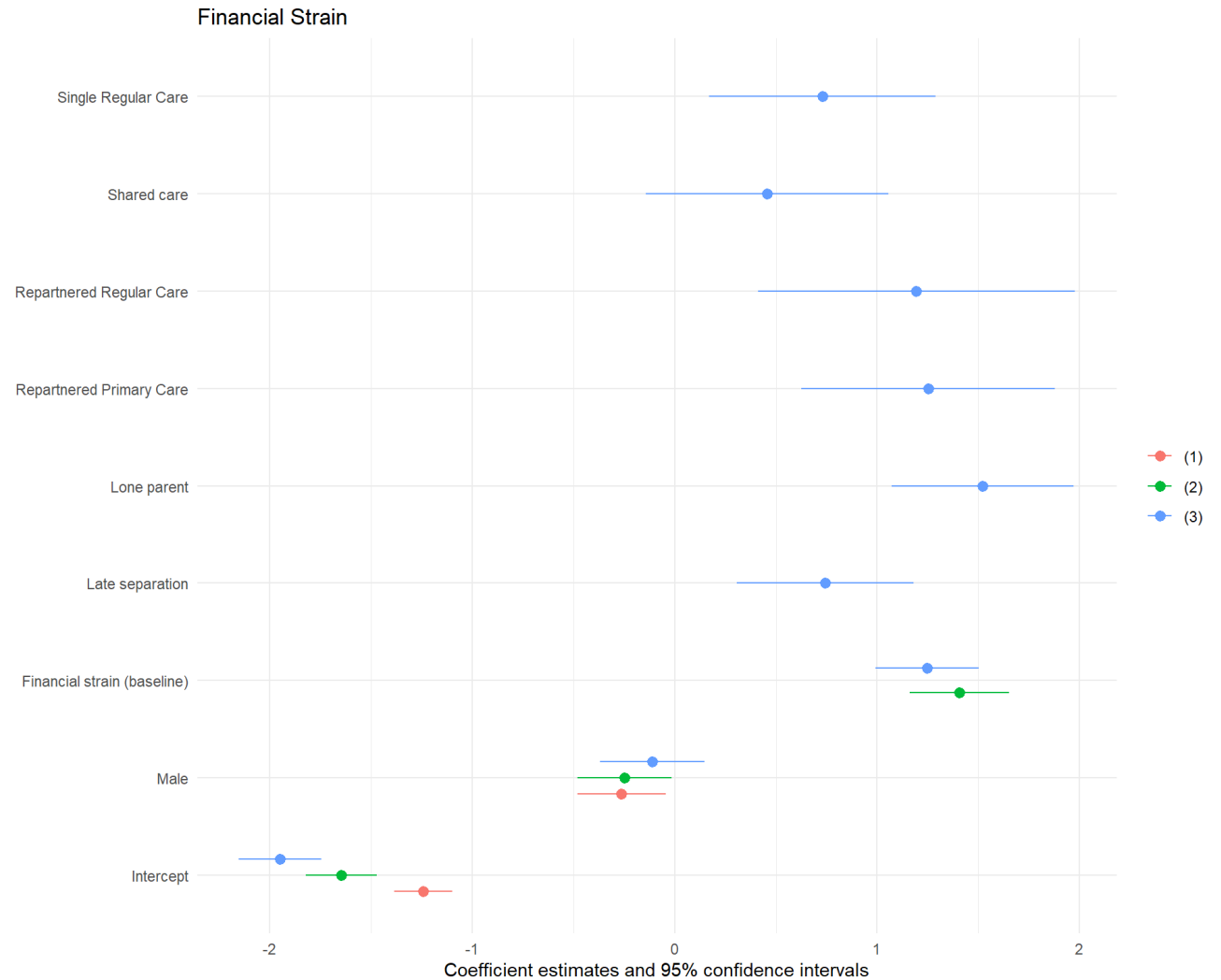


Financial Strain

Financial Strain

	(1)	(2)	(3)
Intercept	-1.243***	-1.647***	-1.950***
Male	-0.263*	-0.247*	-0.111
Financial strain (baseline)		1.406***	1.247***
Late separation	Reference: non-separated		0.744***
Lone parent			1.521***
Repartnered Primary Care			1.252***
Repartnered Regular Care			1.194**
Shared care			0.457
Single Regular Care			0.730*
Num.Obs.	2027	1926	1926
Num.Imp.	50	50	50

+ p < 0.1, * p < 0.05, ** p < 0.01, *** p < 0.001



Discussion

- Homeownership losses are broad and durable
 - every separated trajectory has lower odds of homeownership
 - repartnering does not repair this loss within the 8-year window
- When trajectory typology is added (M3), the direct effect of gender on financial strain weakens and becomes non-significant
 - Tentative evidence that some of the financial penalty operates through the (gendered) pathway parents take, not gender per se (requires further mediation testing, KHB/AME).
- Lone parent carries the largest and most consistent penalties across all three outcomes
- Shared care stands apart
 - shows no significant association with low income or financial strain
 - resource loss is concentrated among parents without partnership or shared-care support
- **Cumulative-disadvantage: financial cost depends on which post-separation pathway a parent follows, not simply whether separation occurred**

Conclusion

- Post-separation care trajectories carry lasting, unequal financial costs
 - disadvantage accumulates over the sequence rather than resulting from a single separation event.
- Single with primary care is the most consistently costly trajectory
 - echoing the "triple bind" of inadequate resources, employment barriers, and unsupportive welfare settings.
- Over-representation:
 - Mothers in Lone Parent and Repartnered Primary Care trajectories
 - Fathers in the regular-care trajectories
 - **gendered division of care translates into gendered financial outcomes.**
- Homeownership loss looks close to irreversible within 8 years post-birth, even for parents who repartner.

Policy Implications

Findings suggest policy attention needs to go beyond income support alone:

- addressing housing/wealth recovery for sole parents.
- sustaining shared-care arrangements



Questions?





Life Course Centre

ARC Centre of Excellence for Children
and Families over the Life Course

Acknowledgements/Funding Sources

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This research uses unit record data from Household, Income and Labour Dynamics in Australia Survey [HILDA] conducted by the Australian Government Department of Social Services (DSS). The findings and views reported in this paper, however, are those of the author[s] and should not be attributed to the Australian Government, DSS, or any of DSS' contractors or partners. DOI: <https://doi.org/10.26193/NBTNMV>.

Predicting Financial Outcomes by Typology:

Alternative reference category – Sole/Lone parent

Homeownership

	(1)	(2)	(3)
Intercept	0.787***	-0.162+	-1.470***
Male	0.081	0.070	-0.022
Homeowner (baseline)		1.983***	1.876***
Late separation			0.203
Non-separated			1.800***
Repartnered Primary Care			0.757+
Repartnered Regular Care			0.361
Shared care			0.593
Single Regular Care			0.437
Num.Obs.	2021	1922	1922
Num.Imp.	50	50	50

+ p < 0.1, * p < 0.05, ** p < 0.01, *** p < 0.001

Low income

	(1)	(2)	(3)
Intercept	-0.695***	-1.115***	-0.588**
Male	-0.124	-0.155	-0.083
Low income (baseline)		1.649***	1.544***
Late separation			0.040
Non-separated			-0.624**
Repartnered Primary Care			-0.183
Repartnered Regular Care			-0.498
Shared care			-1.105**
Single Regular Care			-0.397
Num.Obs.	2027	1926	1926
Num.Imp.	50	50	50

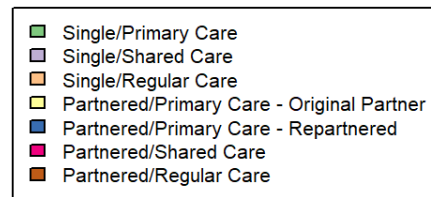
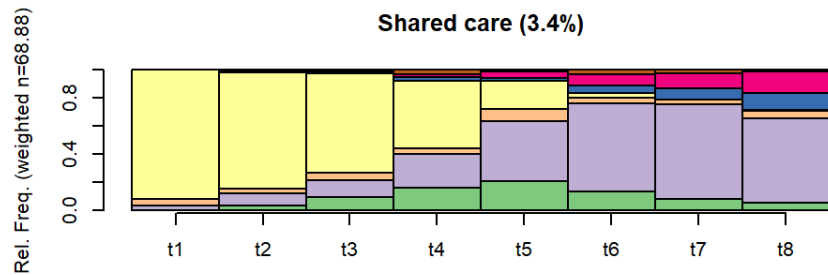
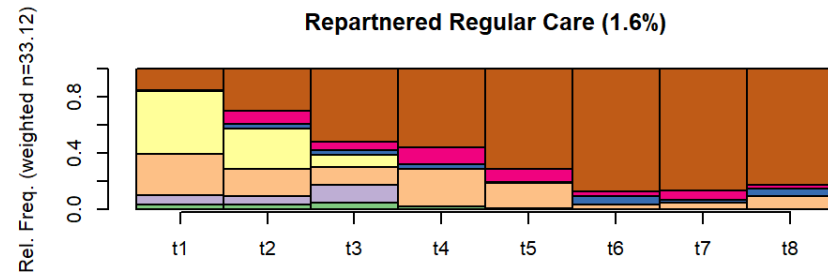
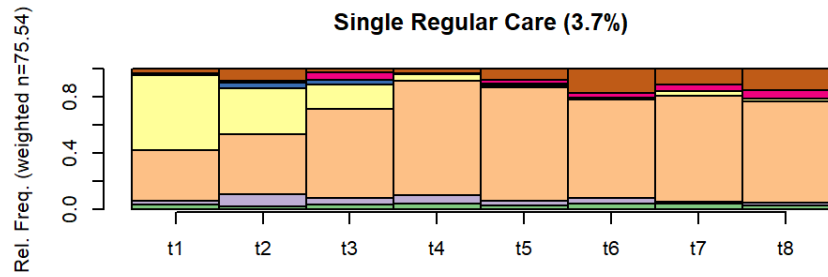
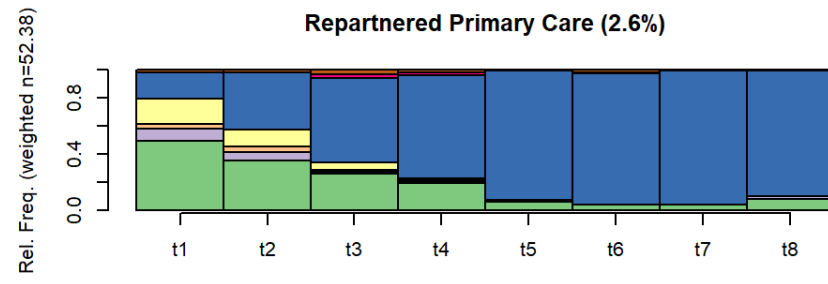
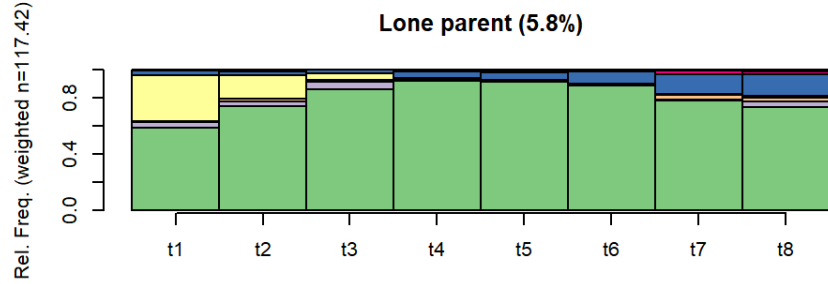
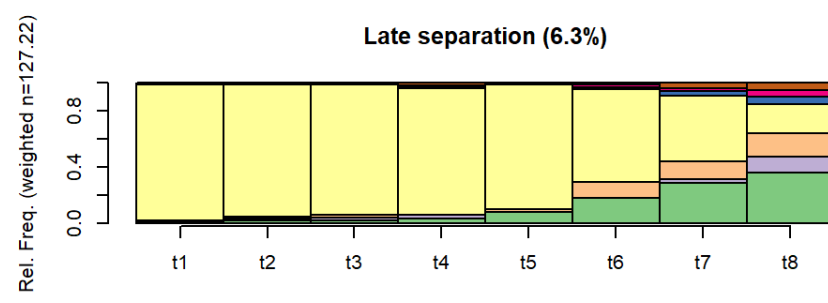
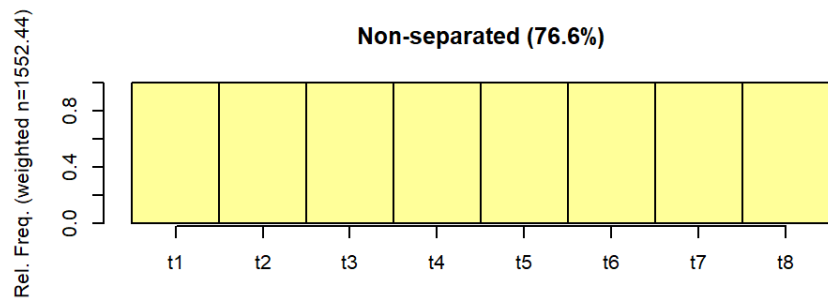
Financial Strain

	(1)	(2)	(3)
Intercept	-1.243***	-1.647***	-0.429*
Male	-0.263*	-0.247*	-0.111
Financial strain (baseline)		1.406***	1.247***
Late separation			-0.777**
Non-separated			-1.521***
Repartnered Primary Care			-0.268
Repartnered Regular Care			-0.327
Shared care			-1.064**
Single Regular Care			-0.791*
Num.Obs.	2027	1926	1926
Num.Imp.	50	50	50

+ p < 0.1, * p < 0.05, ** p < 0.01, *** p < 0.001

Future questions:

- Late separation → cumulative effect over time of lone parenthood ? Is the effect stronger over the medium term?
- Shared care → might it be a selection effect into shared care? More controls.
- Repartnering → less robust findings as the least frequent patterns.



State
distribution
plots by
trajectory
cluster (7-class
typology),
weighted

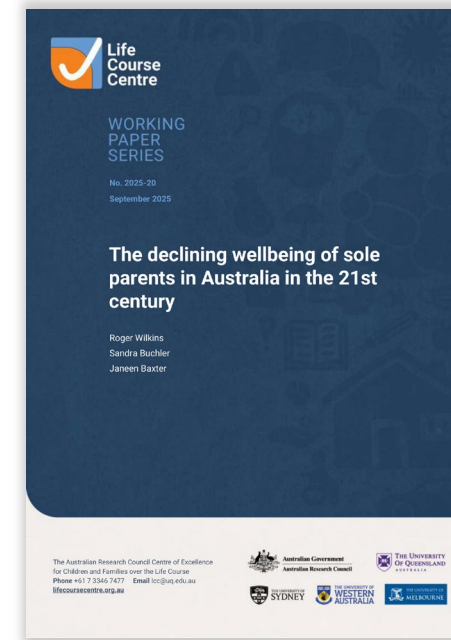
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Harkness S (2022) Single Mothers' Income in Twelve Rich Countries: Differences in Disadvantage across the Distribution. The ANNALS of the American Academy of Political and Social Science 702(1): 164-187.

The declining wellbeing of sole parents in Australia in the 21st century

Roger Wilkins, Sandra Buchler & Janeen Baxter



Who Cares? Trends in the Division of Care Among Separated Parents

Sandra Buchler, Janeen Baxter, Barbara Broadway & Razia H. Esufally

