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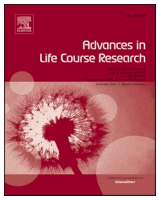

The interplay of poverty risk–employment trajectories in couples around the transition to parenthood in Germany

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ABSTRACT

The transition to parenthood is a critical period that exacerbates gendered economic inequality, with mothers more likely than their partners to experience employment disruptions and income losses. This study examines individual poverty risk among partnered individuals (N = 1237) in Germany from a life course perspective, analyzing how gendered career patterns around first births between 1992 and 2013 intersect with changes in individual poverty risk, i.e. under the assumption of no income pooling. Applying multichannel sequence analysis (MCSA) to data from the Socio-Economic Panel, the findings reveal substantial heterogeneity in how poverty risk and employment trajectories unfold after childbirth, both by gender and among women. Men's employment and financial stability remain largely unchanged after parenthood, whereas women's economic trajectories vary widely. While most women are financially stable before childbirth, their post-birth pathways diverge. Some return to work quickly with minimal poverty risk, while others take extended parental leave and face prolonged risks. A smaller group is persistently vulnerable even before childbirth, with consistently weak labor market attachment. Longer periods of vulnerability may reinforce power imbalances between partners and limit women's autonomy. Over historical time, the share of women in financially stable trajectories has increased, likely reflecting policy changes that support earlier labor market reintegration. However, a subset of women remains at high risk, particularly those with lower pre-birth earnings. The findings highlight the necessity of long observation periods, as poverty risks evolve beyond the initial years of parenthood and demonstrate the utility of MCSA in describing such dynamics.

1. Introduction

Men's and women's careers tend to follow similar paths before parenthood, but the transition to parenthood marks a sharp divergence as the gendered division of paid and unpaid work takes shape (Evertsson & Boye, 2016; Kühhirt, 2012). Across Western countries, women's labor supply, occupational status, and earnings decline steeply, particularly at first birth (Abendroth et al., 2014; Cukrowska-Torzewska & Matysiak, 2020), while men's employment and income remain largely stable (Bünning & Pollmann-Schult, 2016; Mari, 2019). As a result, mothers face lasting income losses, whereas fathers maintain financial stability, reinforcing traditional breadwinner roles (Machado & Jaspers, 2023; Musick et al., 2020). This paper explores how these diverging career patterns go along with distinct individual poverty risk trajectories for partnered men and women around the transition to parenthood.

Poverty risk is a relative income measure that reflects whether an individual's income is significantly below the national average. It is typically assessed using equivalized household income, assuming that all members of a household, especially co-residential partners, share economic resources and risks equally (Western et al., 2012). While this assumption poses few challenges for single-adult households, it obscures income inequality within co-residential couples (Siegert, 2024). As a result, the economic risks associated with partnered mothers' employment patterns, such as career interruptions or shifts to part-time work, are often masked by assuming household income pooling, because the primary earner (typically the man) plays a disproportionate role in securing the household's financial stability (Bane & Ellwood, 1986; DiPrete & McManus, 2000). As a result, many partnered women with little or no personal income remain invisible as an at-risk group in poverty research—at least until the household dissolves, e.g., in the case of separation (Hübgen, 2020). This limitation has long been criticized for offering a biased view of women's economic security (Ponthieux, 2018; Millar & Glendinning, 1989; Ruspini, 1999). By contrast, men's poverty risk is more directly tied to their own employment and less

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contingent on their partner's resources (DiPrete & McManus, 2000).

Recent work therefore advances an individual perspective in order to better reflect the extent of gendered economic vulnerability in the population (Filandri & Struffolino, 2019; Meulders & O'Dorchai, 2011; Peña-Casas & Ghailani, 2011). In couple households, this approach assesses whether each partner's own income is sufficient for economic security. It exposes intra-household resource gaps and women's financial vulnerability, showing that economic risks are not necessarily shared equally even when income is fully pooled. Yet, applications to the transition to parenthood remain limited. They either relied on cross-sectional data capturing a single time point or focused on average trends around birth (Siegert, 2024, 2025), overlooking the heterogeneity of individual poverty trajectories and their link to employment patterns.

This paper contributes to filling this gap from a life course perspective (Levy & Bühlmann, 2016). Using data from the German Socio-Economic Panel (v38.1, Goebel et al., 2023), it traces joint trajectories of individual poverty risk and employment from two years before to six years after first birth among 650 women and 587 men living in Germany who became parents between 1992 and 2013. In Germany, the assumption of full income pooling reflects the normative ideal of a modified male breadwinner model, where the father works full-time and the mother part-time to supplement household income, an arrangement reinforced by joint taxation for couples with unequal earnings (Bick & Fuchs-Schündeln, 2018). The case study highlights the importance of examining individual economic vulnerability in contexts that normatively and politically treat couples as a single economic unit. By focusing on the transition to parenthood, a pivotal moment that sharpens income inequality within couples, the study shows how gendered economic risks emerge and evolve within ongoing relationships, emphasizing sufficient personal resources as a crucial dimension of economic security.

The analysis begins with a descriptive overview of men's and women's individual poverty risk (defined by personal resources, excluding partner income) and employment trajectories (distinguishing between full-time and part-time work, parental leave, and inactivity) around first birth. The main analysis focuses on women's trajectories, given the greater volatility in their income and career paths during this life stage. It first applies multichannel sequence and cluster analysis (Gauthier et al., 2010) to identify and characterize distinct patterns in women's poverty risk–employment trajectories. Given Germany's significant social changes after reunification, namely the changes in family policies since the 1990s (Zoch & Heyne, 2023), the second part examines cluster characteristics and how typical patterns vary across birth cohorts (defined by the year of first birth) using multinomial logit models.

In doing so, this study advances our understanding of how gendered economic vulnerability unfolds over the life course and how typical trajectories have shifted over time. It examines whether individual poverty risk emerges around first birth, for whom, and whether it is temporary or persistent, while highlighting the sequencing and timing of employment transitions as key factors. By linking household composition changes (i.e., entry into parenthood) with employment patterns, this approach captures key dynamics driving gendered poverty risk (Polizzi et al., 2022; Ruspini, 1999; Vandecasteele & Giesselmann, 2018). The findings offer important insights for policymakers and scholars seeking to foster sustainable employment pathways and secure economic well-being independent of partner income, particularly in households with children.

2. Background

2.1. Poverty risk around childbirth

Childbirth typically raises a family's income needs due to increased consumption costs (*direct child costs*) while simultaneously reducing disposable income if at least one parent, usually the mother, reduces work hours or exits the labor market to provide care (*indirect child costs*). When public transfers fail to fully offset these costs, the risk of falling into poverty increases. However, the extent to which direct and indirect child costs affect poverty risk depends largely on how they are incorporated into poverty risk assessments (see Siegert, 2024, for a review).

Direct child costs are generally captured through equivalence scales that adjust household disposable income (for household poverty risk) or the national poverty threshold (for individual poverty risk). This study adopts the widely used OECD-modified equivalence scale, which assigns a weight of 1.0 to the first adult, 0.5 to each additional adult, and 0.3 to children under 14 (Mack et al., 2020). This scale assigns constant direct child costs during early childhood, regardless of how actual investments in children may vary over time. Indirect child costs, by contrast, are reflected in a household's or individual's disposable income, which can rise or fall depending on changes in employment and public transfers.

Existing research on poverty risk around childbirth has largely focused on the household level, assuming shared economic resources and risks, including the (in)direct costs of children. While studies show that childbirth increases household poverty risk across European countries, especially for single parents and couples with weak labor market attachment (Barbieri & Bozzon, 2016; Mussida & Sciulli, 2023; Vandecasteele, 2011), many couples may mitigate mothers' income losses through income pooling (Harkness, 2022). However, most of these studies examine only the first two years postpartum, overlooking longer-term poverty risk dynamics. This is a critical gap, given evidence that parents' labor market attachment evolves gradually over time (Killewald & Zhuo, 2019; Langner, 2015).

Struffolino and Van Winkle (2023) addressed this by analyzing in-work poverty risk up to six years after first birth in Germany and the US. They found that childbirth led to an immediate rise in in-work poverty risk by up to ten percentage points in the US and five in Germany, without medium-term recovery. While their study considers a longer time frame, by focusing on the working poor, i.e. working individuals living in a household below the poverty threshold, it excludes those who left the labor market, a key factor in in-work poverty transitions (Hick & Lanau, 2018) and a common response to childbirth among women. This leaves an open question about how employment trajectories shape gendered poverty risks beyond the early postpartum period, highlighting the need for a life course approach to better understand these dynamics.

Instead of treating the household as a single stable economic unit, the concept of individual poverty risk within couples captures a person's financial vulnerability without presuming access to their partner's income. A lower risk signals greater autonomy and a stronger fallback position. This perspective builds on Sen's capability approach (1999), which emphasizes personal resources as central to agency and autonomy even within non-poor households (see also Robeyns, 2003), and on feminist welfare state research, which likewise stresses personal resources as a foundation for social security and economic independence (Orloff, 1993). By shifting the focus from households to individuals, this framework makes visible intra-household inequalities and uncovers how gendered economic risks accumulate and unfold across the life course, especially for mothers (Millar & Glendinning, 1989).

In the context of parenthood, individual poverty risk highlights the disproportionate economic burden shouldered by partnered mothers. While direct child costs may be shared, indirect costs, such as career interruptions and part-time work, are borne primarily by mothers. Examining trajectories around first births in Germany, Siegert (2025) showed that many partnered mothers remain financially vulnerable for at least six years postpartum and that employment status mediates poverty risk. Yet by focusing on average trends while controlling for paid work, this study leaves open the question of how poverty risk evolves dynamically and which employment patterns underlie these trajectories. Return-to-work processes are particularly critical in this regard: what appears as an identical labor market position at one point in time may, from a longitudinal perspective, reflect very different

pathways of economic security or vulnerability (Halleröd et al., 2015).

A dynamic approach is therefore essential to distinguish between temporary and prolonged vulnerability—a critical distinction, as short-term income losses are less damaging than persistent or repeated poverty spells, which severely undermine life chances and exacerbate material deprivation (Cappellari & Jenkins, 2002). Since the 1980s, poverty research has increasingly moved from static to dynamic approaches, analyzing entries into and exits from poverty as well as the duration of poverty spells across the life course (Bane & Ellwood, 1986; Duncan et al., 1993; Stevens, 1999). Evidence shows that while short-term household poverty risk is widespread across European countries (Andriopoulou & Tsakloglou, 2011; Fouarge & Layte, 2005; Sandoval et al., 2009), persistent poverty, though less common, intensifies precarity and limits recovery (Biewen, 2009; Mood, 2015). Yet dynamic approaches have not been applied to individual poverty risk trajectories around childbirth or to the joint analysis of poverty risk and employment trajectories more broadly.

Applying such a dynamic lens makes it possible to examine employment patterns and immediate economic outcomes simultaneously, rather than in isolation. Previous studies have shown how earlier work–family trajectories shape later-life income (e.g., Madero-Cabib & Fasang, 2016; Möhring & Weiland, 2022; Muller et al., 2020; Shapiro & Mott, 1994). Building on this work, the present study connects these strands more directly to poverty research, showing how employment patterns around childbirth, a central life course transition, coincide with economic vulnerability as it unfolds in real time, without temporal lag (see also Fasang et al., 2024). This perspective captures the interplay of short- and medium-term employment transitions and poverty risks. As with household poverty risk, individual poverty risk does not necessarily indicate immediate hardship (Guio & Van den Bosch, 2020) but reflects a relative income position that signals the potential accumulation of vulnerability over time.

2.2. Financial arrangements among couples

Understanding couples' financial arrangements is crucial for assessing economic vulnerability, yet the common assumption of full income pooling in poverty research overlooks today's diverse practices. Full income pooling, such as through joint accounts, is most common in long-term, stable relationships and among couples with children, whereas a growing share of couples nowadays manage some or all of their finances separately at different stages of their relationship.[1] This reflects changing social norms and the growing contribution of women to household income (Mazzeo et al., 2024; Präg et al., 2019)—a trend also observed in Germany (Raab & Schulz, 2024).

Pooling can buffer against immediate financial hardship (Harkness, 2022), but this protection is fragile as it depends on the stability of the relationship and the partner's income. Once a relationship ends, pooled resources often disappear, leaving women particularly vulnerable to poverty (Hübgen, 2020), a concern exacerbated by rising family instability (Lewis & Sarre, 2006). Even within stable partnerships, pooling does not guarantee equal access to resources. Shared finances often signal commitment and unity, reinforced by legal and social norms (Treas, 1993). However, in line with resource theory of power (Blood & Wolfe, 1960), the source of income still matters: Even when resources are technically shared, the partner who earned more may feel more entitled to control how it is spent. Vogler (1998), for instance, distinguished between overall control (strategic decision-making) over and management (the daily handling) of money—highlighting that access to funds is not the same as having real control over them. Usually the higher-earning partner (typically the man) holds strategic control and makes major financial decisions, while the lower-earning partner (typically the woman) manages day-to-day spending (Klesment & Van Bavel, 2022). Such asymmetries can foster financial dependence and shape whose needs are prioritized. For instance, studies show that men are more likely to maintain financial autonomy, while women, especially mothers, tend to cut back on their own spending for the benefit of the household (for a review, see Bennett, 2013). In more extreme cases, dependence may escalate into economic abuse, where one partner restricts the other's access to money (Postmus et al., 2020), trapping women in relationships they cannot afford to leave—an especially acute risk in situations of intimate partner violence (Kim & Gray, 2008; Minkus & Abramowski, 2025).

The full income pooling assumption in poverty research thus represents a pragmatic simplification of complex intra-household dynamics rather than a perfect conceptual fit, particularly given the lack of comprehensive large-scale survey data capturing these processes (Bennett et al., 2024). It provides a lower-bound estimate of potential poverty risk, assessing whether a household could avoid poverty by combining all resources at a given point, regardless of actual access or control among household members.

Building on this, the no income pooling assumption in individual poverty risk assessment represents the complementary upper-bound scenario. By assuming no access to a partner's income, it captures each person's capacity to secure their own well-being using only their resources, while still accounting for economies of scale and shared child costs. This approach uncovers vulnerabilities masked by household-level measures, showing both dependence on shared resources (especially when losing a partner's income could trigger poverty risk) as well as the risk of hardship when income is not pooled (Siegert, 2024). Although resources are likely shared to some extent in the studied demographic of stable couples with children, the no-pooling scenario emphasizes personal economic autonomy and fallback capacity. In poverty risk assessments, it supplements household-level measures by shedding light on intra-household inequalities in economic risk.

2.3. The German Case

The analysis examines Germany over a 30-year period (1990–2019), offering insight into a conservative welfare state where the first birth typically widens income inequality between partners, largely driven by shifts in women's employment behavior (Musick et al., 2020). In Germany, couples with unequal earnings typically pool their resources, a practice reinforced by joint taxation and co-insurance for married couples, which incentivizes the lower-earning spouse (typically the woman) to reduce or exit employment (Althaber et al., 2023).

Although many women exit the labor market after the transition to parenthood at least temporarily (Aisenbrey et al., 2009; Fauser et al., 2024), the household poverty rate among couples remains stable at around 5 %, as most men maintain full-time employment and offset economic risks through assumed income pooling. While partnered men face similarly low individual poverty risks during this period, women's individual poverty rate surges, peaking at 59 % one year after childbirth and remaining at a high level for up to five years (Siegert, 2025).

Ultimately, the German case highlights that in contexts where couples are treated as a single economic unit—both normatively and politically—it is crucial to assess individual economic vulnerability independent of a partner's income. This study contributes to the literature

[1] Studies across European countries found that, on average, only 44 % of people in a partnership fully pooled their income. In comparison, 38 % kept some money separate, 10 % did not share any money, and 8 % had no personal income to contribute (Ponthieux,2013). Because these findings and related studies (e.g., Mazzeo et al., 2024; Präg et al., 2019) rely on data more than a decade old and include couples of a wider age range, they likely underestimate the current level of financial individualization, especially among younger cohorts, as more recent data suggests a growing trend toward separate finances (Raab & Schulz, 2024). However, even couples who report to manage finances separately typically consider the household context in personal spending, negotiate shared expenses, and make joint decisions, blurring the lines between *his* and *hers* (Ashby & Burgoyne,2008).

by describing more closely how gender-specific employment trajectories around the first birth typically interact with the simultaneous development of individual poverty risk.

Building on previous findings, I expect partnered men to maintain stable full-time employment with minimal poverty risk throughout the eight years around their first birth. In contrast, women's employment and poverty risk trajectories are likely more varied. Before childbirth, 90 % of women in Germany work full-time (Arntz et al., 2017), with a relatively low individual at-risk-of-poverty rate of around 11 % (Siegert, 2025), indicating that poverty transitions primarily begin around childbirth. While a small subgroup is already distant from the labor market and at risk of poverty before childbirth, the main focus is on financially stable women pre-birth—distinguishing between those who remain financially stable and those who experience short-term or prolonged individual poverty risk after childbirth.

In Germany, women's labor force participation rate drops by half in the year of first birth (Arntz et al., 2017; Filser et al., 2024). Mothers are entitled to 14 weeks of maternity leave and up to 36 months of job-protected parental leave. However, economic security during this period depends on benefit structures, which changed significantly over time (for a review: Mari & Cutuli, 2021). From 1992–2006, parental leave was extended to 24 months with flat-rate or means-tested payments (around 300 EUR). Within this period, a policy change in 2001 introduced an incentive for an earlier return to work: mothers who resumed paid employment after 12 months instead of taking the full 24 months became eligible for a higher flat-rate payment of 450 EUR. In 2007, paid leave was shortened to 12–14 months, with earnings-related benefits covering 65 % of pre-birth income (around 300–1800 EUR). Research suggests that long leave hinders labor market reintegration, while shorter, well-compensated leave supports economic stability and a faster return to work (Aisenbrey et al., 2009; Boeckmann, Budig.,2015; Evertsson, 2016). Thus, parental leave can help maintain employment and occupational status, but its effectiveness depends on benefit levels and leave duration. Studies show that the 2007 parental leave reform reduced wage penalties for new mothers, particularly those with high income and education, suggesting that especially those with higher opportunity costs may return to work faster. After the reform, they were found to take shorter leaves after childbirth and re-enter the workforce sooner, often part-time (Brehm & Milewski, 2024; Mari & Cutuli, 2021). During the observation window, parental leave was formally available to both parents, but uptake remained concentrated among mothers. The 2007 reform introduced "daddy months", reserving two months for each parent, which increased fathers' likelihood of taking leave but typically not its duration beyond the reserved period (Trappe, 2013).

After parental leave, women's labor market return varies; some resume full- or part-time work, while others exit the workforce or extend leave by having another child. Mothers with higher pre-birth earnings and higher educational attainment are more likely to return to work earlier and show greater career continuity (Arntz et al., 2017; Drasch, 2013). Returns typically peak at the time of entitlement exhaustion (Ziefle & Gangl, 2014). Most women return to work part-time, especially in West Germany, while a return to full-time work is less common (Sani et al., 2018; Drasch, 2013; Kluve & Schmitz, 2018). In East Germany, part-time work is often a stepping stone to full-time employment (Brehm & Milewski, 2024), though continuous part-time work has also become a more prevalent employment pattern over time (Kelle et al., 2017). At the same time, mothers may exit the labor market or extend their parental leave due to the arrival of a second child (Arntz et al., 2017)—a common occurrence given the prevailing two-child norm and the typical two- to three-year gap between the first and second birth in Germany (Kreyenfeld et al., 2023).

In summary, the employment trajectories of partnered women in Germany typically follow a pattern of full-time work in the two years before childbirth, followed by one to three years of parental leave (or longer if a second child is born). They usually return to work part-time, or less frequently full-time, or remain inactive. I expect differences in poverty trajectories to be primarily driven by the timing and type of labor market return.

As previously discussed, women's employment patterns in Germany have evolved over time. Research using sequence analysis has documented a shift away from traditional "housewife" trajectories toward more work-oriented patterns (Fauser et al., 2024; Simonson et al., 2011). These changes align with major family policy reforms in recent decades, which have influenced women's labor market participation (Brehm & Milewski, 2024) and, in turn, likely their economic risks around childbirth. Zoch and Heyne (2023) identify three key policy phases relevant to first births during the observation period: (1) the promotion of a modernized male-breadwinner model (1992–1999), (2) a shift toward greater defamilialization with increased maternal part-time employment and shared parental care (2000–2006), and (3) a move toward optional familialism following major parental leave and childcare reforms (2007–2013). Given these shifts, this analysis considers how typical employment and poverty risk patterns have evolved across these phases. Against this policy backdrop, I expect women in more recent cohorts to be more likely found in financially stable clusters with stronger labor market attachment, as higher parental leave replacement rates and incentives for shorter leave spells support a quicker return to paid work.

3. Data and methods

3.1. Data, sample and calendar

This study analyzes 30 waves of longitudinal data from the Socio-Economic Panel (SOEP v38.1; Goebel et al., 2023), covering the post-reunification period in Germany (1990–2019). The SOEP is representative of the resident population and includes detailed fertility histories and socioeconomic data on adult respondents (Goebel et al., 2019), making it possible to track how poverty risk and employment trajectories evolve around first birth.

The sample consists of partnered women and men under age 50 who had their first child between 1992 and 2013 while living with their partner. To capture employment and poverty risk trajectories around this transition, individuals were continuously observed from two years before birth until their child turned six. The analytic sample includes only those who remained with the same partner throughout this period (97 % of those with a balanced panel), comprising 650 women and 587 men, corresponding to 5200 and 4696 person-years, respectively. Focusing on stable co-residential couples ensures a consistent analytical framework for describing how economic risks evolve during early parenthood within ongoing relationships. Couples who separated during the observation period were excluded because their trajectories reflect distinct life course dynamics and, due to their small number and panel attrition, cannot be followed systematically. While both married and cohabiting couples were included, 94 % were married at the final observation—consistent with previous findings that childbirth often acts as a trigger for marriage (Groepler et al., 2021). Further details on sample selection are provided in Supplementary Section B.

The sequence calendar tracks family formation over an eight-year period, centered on the transition to parenthood. It divides the observation window into annual intervals based on the birth month of the first child. For instance, if a child was born in November 1996, the year before birth spans November 1995 to October 1996. This approach standardizes timelines across the sample, offering a more accurate view of the pre- and post-birth periods compared to using calendar years. While the analytical focus lies on the time around the first birth, the calendar also includes subsequent births. 55 % (8 %) of the sample had two (three or more) children by the end of the observation period, providing a more comprehensive picture of family formation (see Supplementary Section C for details).

3.2. Analytical strategy

The analysis adopts a life course perspective to explore how individual poverty risk and employment trajectories jointly evolve for partnered men and women around the transition to parenthood. It first describes these trajectories separately by gender, but the main analysis focuses on partnered women and proceeds in two steps, while men's trajectories are detailed in Supplementary Section A. First, multichannel sequence and cluster analyses (Ritschard et al., 2023; Gauthier et al., 2010) are used to identify and characterize common patterns in women's individual poverty risk (channel 1) and employment (channel 2) trajectories over eight years around the first birth. This approach captures how interconnected states on both channels evolve over time, offering a detailed view of early parenthood. Finally, they serve as outcomes in a multinomial logistic regression to assess whether these patterns have changed over historical time, defined by the year of the first birth. Data manipulation and regression analyses were conducted using Stata 18.0, while multichannel sequence and cluster analyses were conducted using R packages, including TraMineR, TraMineRExtras, and WeightedCluster (Gabadinho et al., 2011; Studer, 2013).

3.2.1. Channel 1: individual poverty risk

The poverty risk sequences are based on a two-state alphabet: (1) not at risk of poverty and (2) at risk of poverty. Individuals are at risk of poverty if their annual personal income falls below the equivalized national poverty threshold. The income components are the same as those typically used in European official statistics and research to measure household poverty risk. However, unlike official measures, this analysis assumes no income pooling between partners (see Siegert, 2024 for a discussion). Personal earnings and benefits (e.g., maternity benefits) are attributed exclusively to the recipient, while household-level income components (e.g., housing benefits) are divided equally between partners. Due to Germany's household taxation system, SOEP tax data are only available at the household level. Therefore, I consider individual poverty risk based on gross income as the lower bound of the potential poverty risk. Sensitivity analyses using alternative definitions of the poverty risk indicator—such as allocating household taxes based on each partner's relative share of household income or assigning all family transfers to the mother—show similar trajectory patterns (not shown).

The national poverty threshold, set at 60 % of the national median household income, is equivalized to account for economies of scale and child costs despite focusing on personal incomes. It is adjusted using the household's OECD-modified equivalence scale and then halved to represent the income level each partner must surpass to lift the household out of poverty, assuming equal contributions (Knittler & Heuberger, 2018). The threshold recalculates with each birth, capturing monthly changes in household size and income needs beyond the first birth. A step-by-step example of reconstructing individual poverty risk trajectories is provided in Supplementary Section D (contrasting it with the typically used household measure).

3.2.2. Channel 2: employment

Employment sequences are based on a five-state alphabet: (1) full-time work, (2) part-time work (including marginal employment[2]), (3) parental leave (including maternity/paternity leave), (4) inactivity (covering education/training, unemployment, retirement, and homemaking) and (5) other. The "other" category includes individuals with unspecified activities, but this group plays a minimal role in the overall employment histories of the sample (see Fig. 1). Note that employment sequences were constructed using respondents' self-reported monthly activity during the observation period (Schmelzer et al., 2020). A mismatch between the reference periods of these employment records covering entire years and other survey data (snapshots of the situation at the time of the survey) limits the inclusion of more detailed information, such as working hours or contract type. This means that the part-time category in particular includes a wider range of contractual working hours, which should be considered when interpreting the results. To align with the sequence calendar, employment information was aggregated into yearly intervals, using the most frequent activity state for each yearly interval. A comparison of yearly and monthly trajectories confirms that this retains essential information while improving analytical efficiency (see Supplementary Section E).

3.2.3. Multichannel sequence and cluster analysis

Focusing on women's trajectories, optimal matching (OM) was applied with a constant substitution cost of 2 and indel costs of 1 to identify similarities between poverty risk–employment sequences (Piccarreta, 2017), emphasizing the duration spent in different states (Studer & Ritschard, 2016). The algorithm computed a distance matrix for each channel, and the final distance matrix was obtained by summing the distances across the individual poverty risk and employment channels. Essentially, this approach identifies which women are similar on both channels, meaning they share comparable poverty risk and employment trajectories.[3]

Using the generated distance matrix, I applied partitioning around medoid (PAM) clustering initialized by Ward hierarchical clustering (Studer, 2013). This algorithm groups sequences based on prominent patterns in trajectories to reduce complexity. Guided by multiple cluster cut-off criteria, I retained a four-cluster solution, which showed an average silhouette value of 0.35 and was substantively the most meaningful (for details, see Supplementary Section F). The four-cluster solution was robust across different dissimilarity measures, such as dynamic hamming distance. By focusing on variations within and between sequences in both channels, these clusters illustrate how women's individual poverty risk evolves (poverty risk channel) during the transition to parenthood and one of its key underlying mechanisms (employment channel), without making causal claims.

3.2.4. Multinomial logistic regression

Finally, to examine how prevailing patterns changed over time, I conducted multinomial logistic regressions with cluster membership as the outcome and the year of the first birth (1992–1999/2000–2006/2007–2013) as the main predictor. I also included a set of sociodemographic controls: In addition to age at first birth (continuous) and migration background (born in Germany/born elsewhere), I included potentially time-varying variables measured at baseline, i.e., two years before the first birth. These include region of residence (East/West), educational background (non-tertiary/tertiary), personal earnings (in quartiles[4]), and previous labor market experience (years spent in full-time, part-time, and unemployment). Given that prior work experience and age at first birth may be correlated, I ran a robustness check

[2] Marginal employment (so-called "mini-jobs") involves very few working hours and is exempt from social security contributions up to a certain earnings limit (EUR 400 until 2013, and EUR 450 thereafter). In the SOEP, marginal employment was initially categorized as part-time work and only became a separate category in 2005. Therefore, it cannot be treated as a distinct category in the analysis covering first births since 1992.

[3] Given the paper's focus on understanding individual poverty trajectories, I prioritized differences in poverty risk trajectories over employment (2:1) in the process. When the trajectories are instead weighted 1:1, similar results are observed but with a stronger emphasis on differences in employment than poverty trajectories (not shown). However, since the employment information is not sufficiently differentiated (e.g. regarding varying part-time working hours), greater emphasis is put on patterns in poverty risk trajectories.

[4] The personal earnings quartiles at t_{-2} are derived from the distribution of deflated annual gross labor earnings (Consumer Price Index 2010=100) of the working age population (18–65 years old) in Germany. Each person in the sample is then assigned to the relevant quartile for that year.

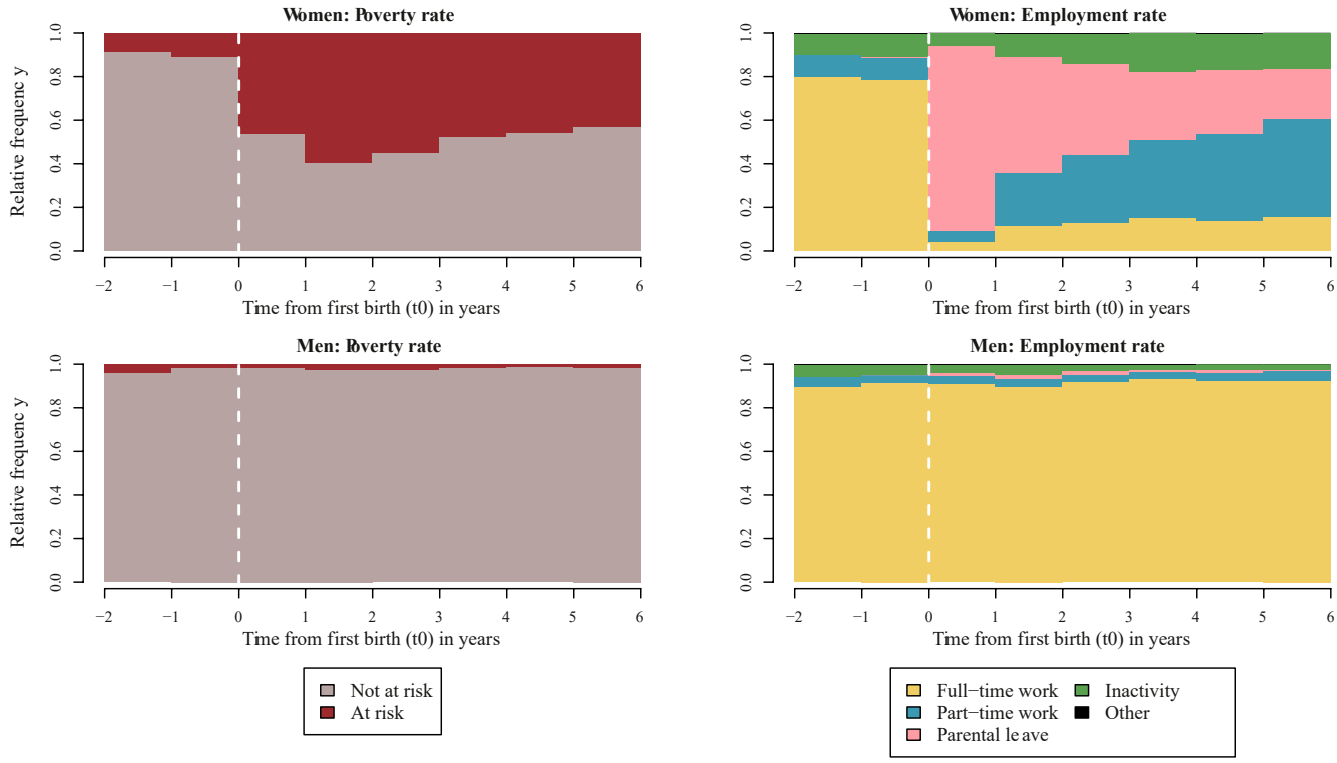

Fig. 1. Poverty risk and employment trends by gender (row) and channel (column). Source: SOEP, first births to couples 1992–2013. Notes: For summary statistics and additional details on men's employment and poverty risk patterns over time, see Supplementary Section A.

excluding previous work experience, but the results remained essentially unchanged. Post-birth characteristics were not included in the models.

Because clusters are time-constant objects, the model could not include time-varying covariates (Piccarreta & Studer, 2019), such as the transition to a second birth. Although the focus of the analysis is on poverty risk–employment dynamics around the transition to parenthood rather than the number of children, the latter still likely shapes these trajectories. The present analysis accounts for the number of children in both channels–additional births are reflected in later parental leave periods, and the poverty risk measurement adjusts for family size–and provides information on cluster-specific fertility patterns in Supplementary Section A. Yet, future research should explore this in more depth.

In addition to characterizing the groups, the regression analysis helps validate the clustering by showing that the groups align with key characteristics in the sample (Gauthier et al., 2010). Following Jalovaara and Fasang (2020), to ensure that deviant sequences (with low silhouette values) do not distort the cluster characterization in the multinomial regression, I assessed clustering quality by excluding cases with silhouette values below 0.00 and 0.25 (Supplementary Section F).

4. Results

4.1. Individual poverty risk & employment trajectories within couples around first birth

Fig. 1 presents the yearly trends in individual poverty risk (left) and employment (right) for both women (top panel) and men (bottom panel), highlighting key gender differences in their trajectories. Men consistently experience high rates of full-time work and low poverty risk, spending an average of 0.2 years at risk of poverty and 0.7 years out of full-time employment (bottom panel). In contrast, women face greater vulnerability to poverty and show more varied employment patterns, particularly directly after the birth of their first child. On average, they spend 3.1 years at risk of poverty and 5.7 years out of full-time employment (top panel).

A comparison between individual poverty risk trajectories and household poverty risk trajectories (see Supplementary Section D)

Table 1
Overview of the four typical pathways on both channels.

Cluster Group Size[1]	**Idealtypical Trajectory Pattern**	
	Individual poverty risk	Employment status
Cluster 1 36 %	Persistently low poverty risk before and after childbirth.	Short parental leave, followed by a return to part-time or full-time work.
Cluster 2 23 %	Increased poverty risk immediately after childbirth, but gradual recovery.	Long parental leave, followed by a gradual transition to part-time work.
Cluster 3 32 %	Sharp rise in poverty risk immediately after childbirth, with no recovery.	Long parental leave, with limited re-entry into the labor market.
Cluster 4 9 %	Persistently high poverty risk before and after childbirth.	Predominantly inactive, with minimal labor market participation before and after childbirth.

Notes:[1] Relative share of the sample in %.

suggests that for men, there is little difference in whether poverty risk is measured at the household or individual level; their overall poverty rates remain relatively low and stable over time. However, for women, individual poverty rates are much higher, especially in the years following the first birth. Therefore, the primary focus of the remaining analysis is on women's individual trajectories.

4.2. Partnered women's typical poverty risk–employment trajectories around first birth

4.2.1. Four ideal-typical trajectory patterns

How do partnered women's poverty risk and employment trajectories evolve around the transition to parenthood? Four distinct patterns emerge, as summarized in Table 1. Most women (Clusters 1–3) work full-time and are not at risk of poverty before childbirth but take different paths afterward. Women who return to work quickly experience brief to no spells at risk of poverty (Clusters 1 and 2), whereas those who remain out of the labor market longer (Cluster 3) face prolonged poverty risks. In contrast, a smaller group (Cluster 4) is already at persistent risk of poverty before childbirth and has low labor market attachment throughout.

Fig. 2 visually represents these cluster patterns, showing individual poverty risk (left panel) and employment status (right panel) over time. Each cluster is labeled based on its defining characteristics in both channels. While individual trajectories vary, the consistency within each cluster suggests these groups effectively capture the diversity of experiences (see Supplementary Section F).

First, 36 % of women (*Cluster 1*) remain financially stable throughout the eight-year period. They work full-time before their first birth and usually return to work part-time, less often full-time, after a short parental leave (1.7 years on average). Inactivity spells are rare.

Second, 23 % of women (*Cluster 2*) experience individual poverty risk after childbirth but generally recover, spending about 2.7 years of the period at risk. They take longer parental leaves (2.7 years on average) and predominantly return to part-time work, with fewer resuming full-time employment and some experiencing brief inactivity. Extended parental leave is particularly linked to increased poverty risk.

Third, 32 % of women (*Cluster 3*) remain at persistent risk of individual poverty after childbirth, spending 5.4 years of the period at risk. Most do not return to full-time, and few resume part-time work. This cluster is defined by labor market exit, extended parental leave (4.0 years on average), and frequent inactivity spells. About half remain continuously on parental leave after their first birth, suggesting many go on to have a second child during the observation period.

Finally, 9 % of women (*Cluster 4*) remain at persistent poverty risk throughout the observation period. Unlike the first three clusters, which follow similar pre-birth patterns before diverging, this group stands out with consistently low labor market attachment even before childbirth, making them particularly vulnerable.

4.2.2. The role of labor market attachment

The cluster patterns, particularly the differences between Clusters 1, 2, and 3,highlight the strong link between employment trajectories and individual poverty risk. Two key factors shape economic vulnerability after childbirth: (1) the length of parental leave and (2) the timing and type of re-entry into the labor market.

First, while all working women in the study were entitled to up to 36 months of job-protected parental leave from 1992 onward, how long they took leave varied across clusters. Women in Cluster 1 generally took shorter leaves and maintained financial stability, likely benefiting from higher replacement rates first introduced in 2001 for one-year leaves, which encouraged a quicker return to work. In contrast, women in Clusters 2 and 3 took longer leaves, increasing their risk of poverty. Cluster 4 had the lowest overall leave take-up, with leave periods spread over time rather than concentrated immediately after childbirth—possibly due to different entitlement rules and lower replacement rates for women who were already inactive pre-birth.

Second, the timing and type of labor market re-entry also differed. Women in Clusters 1 and 2 were most likely to return to work, with those in Cluster 1 typically resuming employment soon after childbirth. In contrast, women in Cluster 2 returned more gradually, with lower overall full-time employment rates. Part-time work was common in both groups, but detailed differences—such as the number of hours worked—could not be analyzed. Meanwhile, many women in Cluster 3 extended their parental leave, likely due to the birth of a second child, delaying their return to work further. Longer observation periods would be needed to determine if and when they eventually re-enter the labor market.

Looking at family size, a closer look at how individual trajectories unfold (see relative frequency sequence plots in Supplementary Section A) shows that later parental leave periods in Clusters 1 and 2 often point to second births. However, even after having additional children, mothers in these clusters return to work more quickly than those in Cluster 3. On average, six years after their first birth, women in Clusters 1 and 2 have 1.5 children (SD = 0.6), compared to 1.9 (SD = 0.6) in Cluster 3 and 1.8 (SD = 0.7) in Cluster 4 (see Supplementary Section A for cluster-specific family formation patterns). That Clusters 1 and 2 have similar family sizes but diverging poverty risk trajectories suggests that employment strategies—rather than the number of children alone—shape post-birth poverty risk.

Interestingly, while the labor market positions of Clusters 1–3 may appear similar when viewed at a single point in time—especially during the child's first year, or even up to the second year for Clusters 2 and 3—their long-term employment trajectories are quite different. This underscores the importance of analyzing labor market attachment over longer periods to fully understand how employment patterns shape economic vulnerability from a life course perspective.

4.2.3. Cluster characteristics

Using multinomial logit models, I analyzed which (pre-birth) characteristics are linked to cluster membership. Consistent with previous research, a woman's pre-birth earnings play a key role in cluster assignment. Women with higher earnings before childbirth, as well as those with a tertiary degree or living in East Germany, are more likely to belong to the financially stable group with strong labor market attachment (Cluster 1) and less likely to fall into clusters with higher poverty risk and weaker labor market participation (Clusters 3 or 4). Women in Cluster 3 tend to be younger and are more often from West Germany. In contrast, those in Cluster 4—who face persistent poverty risk and low labor market attachment—are more likely to have a migration background and lower pre-birth earnings, forming a residual category across social groups. The full results of the multinomial logit model can be found in Supplementary Section F, which remain robust against potential classification errors in cluster assignment.

4.2.4. Cluster membership over time

The long observation period makes it possible to track how cluster membership has changed over time. Examining trends by year of first birth (Fig. 3) reveals a significant shift in women's economic trajectories. In the 1990s, a large share of women belonged to Cluster 3—characterized by higher economic vulnerability and lower labor market attachment after childbirth. However, this group steadily declined from 43 % in the 1992–1999 cohort to 31 % in the early 2000s and just 15 % in the 2007–2013 cohort. Meanwhile, Cluster 1, representing women with greater financial stability and strong labor market attachment, grew substantially, increasing from 24 % in the 1992–1999 cohort to 36 % in the early 2000s, and reaching 58 % in the 2007–2013 cohort. This shift suggests that over time, more women have been able to maintain stable employment and financial security after childbirth, likely reflecting broader societal and policy changes (Zoch & Heyne, 2023). In contrast, Clusters 2 and 4 remained relatively stable across cohorts. Cluster 2 appears to represent an intermediate trajectory

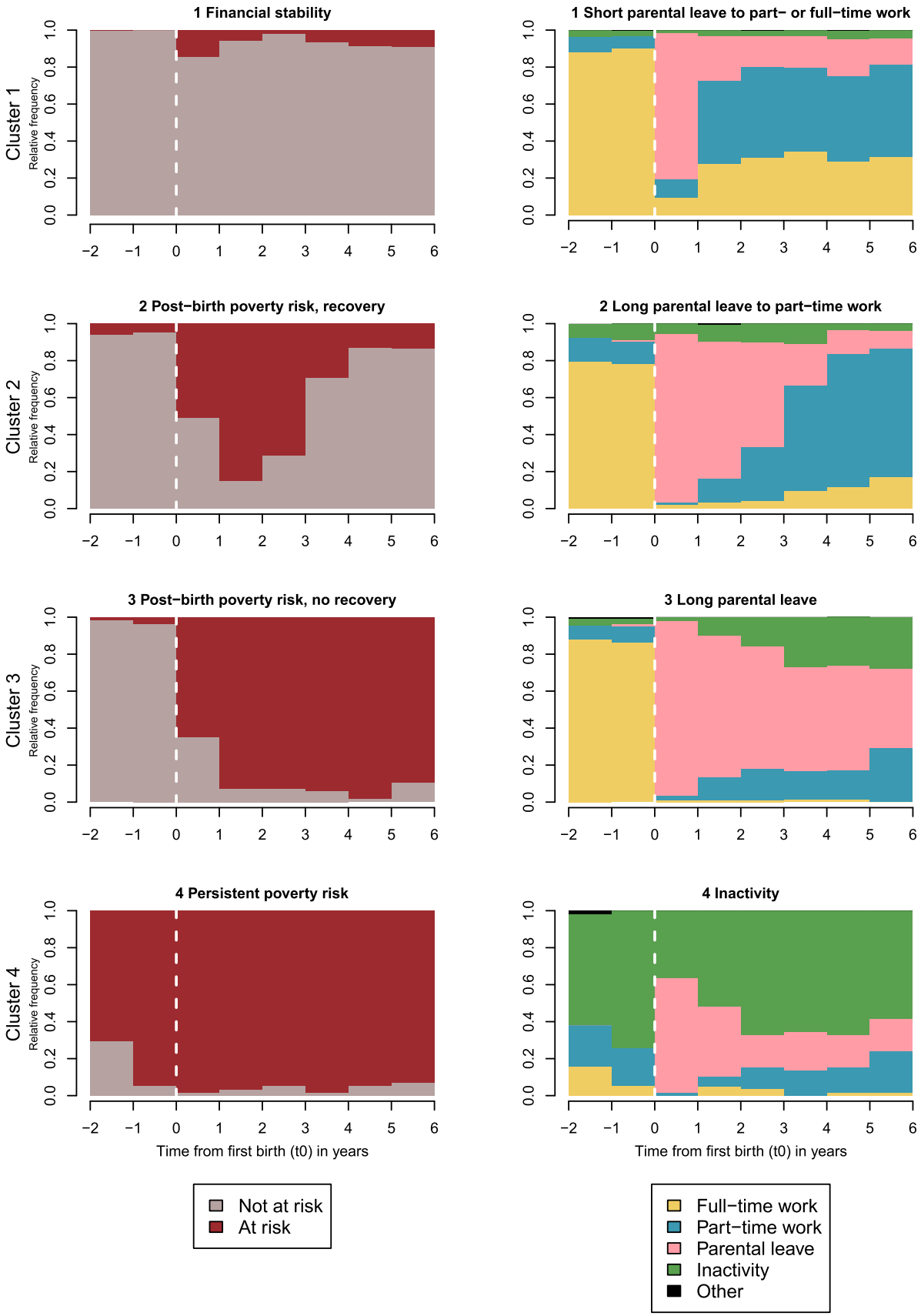

Fig. 2. Women's poverty risk–employment trends by channel (column) and cluster (row). Source: SOEP, first births to couples 1992–2013. Notes: While the chronograms describe the overall pattern of clusters, Supplementary Section A additionally offers summary statistics and shows women's individual trajectories as relative frequency sequence plots.

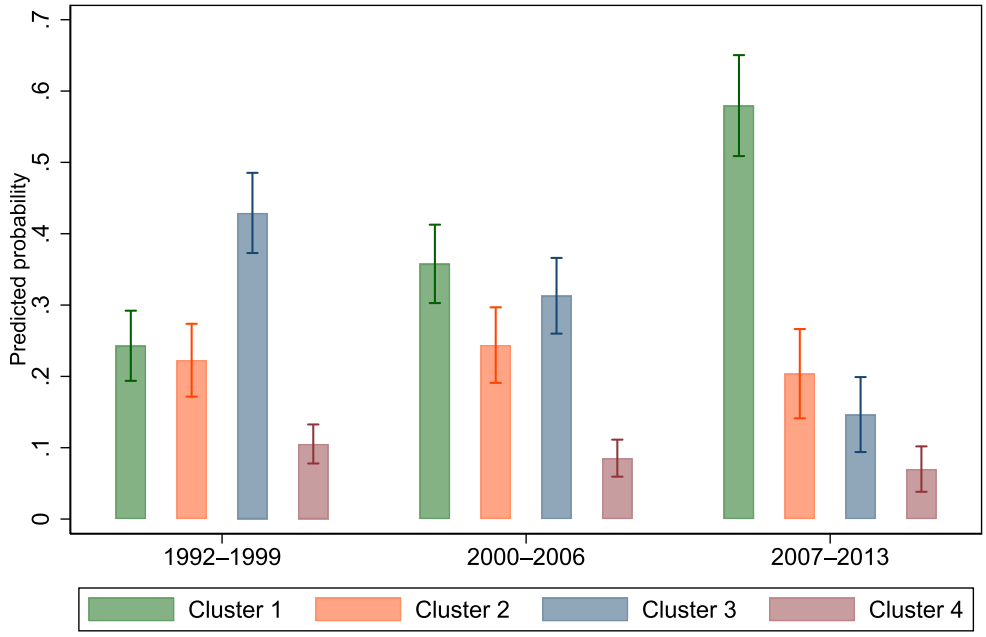

Fig. 3. Predicted probabilities of cluster membership by year of first birth. Source: SOEP, first births to couples 1992–2013, own estimations. Predicted probabilities (with 95 %-confidence intervals) of belonging to each cluster. Notes: In contrast, men's trajectory patterns appear relatively stable over time (see Supplementary Section A).

between Clusters 1 and 3, while Cluster 4 remains a smaller, more vulnerable group with consistently high poverty risk and low labor market attachment.

5. Conclusion

A growing body of research highlights that the transition to parenthood exacerbates gendered economic inequality, with mothers more likely than their partners to experience employment disruptions and income losses. This study contributes to this literature by examining the implications of these dynamics for economic risks within couples from a life course perspective. It focuses on how gendered career dynamics around the first birth intersect with changes in individual poverty risk, characterizing typical poverty risk dynamics of first-time parents under the assumption of no income pooling between partners. Using multichannel sequence and cluster analysis on longitudinal SOEP data, the findings reveal substantial heterogeneity in how economic vulnerability unfolds after childbirth, both between genders and among women.

Men's employment and individual poverty risk trajectories remain largely stable, with full-time work and low poverty risk as the dominant pattern. This suggests that the transition to parenthood has little impact on their economic stability over time. By contrast, women tend to face greater economic vulnerability after childbirth, though their individual trajectories are quite heterogeneous: Whereas most women are employed full-time and financially stable before childbirth, their post-birth trajectories vary widely. Some (Clusters 1 and 2) return to work relatively quickly, experiencing no or only short episodes of poverty risk, while others (Cluster 3) take extended parental leave and do not re-enter the labor market, facing prolonged poverty risk. A small group (Cluster 4) is persistently economically vulnerable even before childbirth and remains detached from the labor market throughout. At the same time, the consistently low household poverty rates across clusters suggest that women may not face immediate financial hardship when at risk of individual poverty, but rely on their partner's income to avoid poverty instead. While short-term vulnerability may be navigated with temporary adjustments, the persistent disadvantage observed in clusters 3 and 4 poses a more serious threat to individuals' long-term economic autonomy and resilience across the life course.

Women's postpartum individual poverty risk trajectories vary widely by labor market attachment. Women in financially stable trajectories (Clusters 1 and 2) typically take shorter parental leaves and return to work sooner, whereas those in more vulnerable trajectories (Clusters 3 and 4) either delay their return or had limited employment opportunities even before childbirth. In line with previous research (Bian et al., 2024; Dunatchik, 2023), those with stronger labor market opportunities and higher earning power even before their first birth are more likely to follow financially stable trajectories. Notably, the share of women in financially stable trajectories has increased over time, suggesting that policy changes, particularly those supporting earlier labor market reintegration, may have improved economic stability. However, a subset of women remains persistently vulnerable, particularly those with lower pre-birth earnings or weaker labor market ties.

Interestingly, although different types of part-time employment could not be distinguished in the sequences, the presence of part-time working mothers in clusters with low poverty risk suggests a potential area for future research. Discussions surrounding poverty risk frequently assume that full-time employment is the ideal or most secure option for mothers (Filandri & Struffolino, 2019). However, fostering a more equitable division of labor—where economic risks are shared and adequate financial resources are provided for both mothers and their families—might position part-time work with longer hours as a viable alternative for fathers and mothers.

A key takeaway from the analysis is that women experience more volatile individual poverty risk trajectories than men after the first birth, and that longer observation periods are essential for fully capturing women's dynamics. Their poverty risks do not always appear immediately but unfold over time. While previous studies have often focused on cross-sectional outcomes or short-term patterns, leveraging the long panel structure of the German SOEP reveals that individual poverty risk–employment trajectories continue to evolve beyond the first few years. This suggests that examining only one or two years after childbirth is insufficient to understand the longer-term interplay between

employment trajectories and individual poverty risk. However, future studies would benefit from incorporating even longer time windows to better understand whether initial employment and poverty trajectories result in lasting economic disparities (Langner, 2015; Van Winkle & Fasang, 2020).

Additionally, multichannel sequence analysis offers a comprehensive approach to examining these dynamics, allowing for a deeper understanding of poverty risk duration and mobility patterns over time rather than focusing solely on individual poverty spells or transitions. Although this method demands a robust data structure by requiring a balanced panel over an extended period, trajectory-based approaches that link labor market attachment and poverty risk provide a valuable addition to the typically used in-work poverty measures, as they more effectively capture the complexity of this relationship (see also Halleröd et al., 2015).

Finally, this study raises important questions about the factors driving changes in employment and poverty risk trajectories over time. The observed improvements in women's economic situation may be influenced by various factors, including shifts in family policies and broader changes in family structures. While a more detailed investigation was beyond the scope of this study due to sample size limitations, future research should examine these developments more closely, particularly to understand *how* and *why* trajectory patterns have changed over time.

In conclusion, this study highlights that gendered economic risks after childbirth are dynamic, evolving over time based on both institutional contexts and individual employment trajectories. It underscores the value of a life course perspective in examining these risks and the necessity of policies that promote sustainable labor market participation. Ensuring that mothers, regardless of their pre-birth employment status, have access to stable job opportunities and financial security independent of the presence and income of a partner is crucial for long-term economic stability and independence—ensuring greater stability for both mothers and their children. Because ultimately, high individual poverty risks among mothers can have broader implications beyond their own financial well-being and autonomy, potentially affecting their children's life chances (Vandecasteele & Giesselmann, 2018). Given that mothers often become the primary caregivers following separation, supporting their economic well-being independent of partner income also serves to safeguard their children's economic security (Hogendoorn et al., 2020).

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Declaration of Competing Interest

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Appendix A. Supporting information

Supplementary data associated with this article can be found in the online version at doi:10.1016/j.alcr.2025.100707.

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