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The Consequences of Divorce for Parents

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While divorce rates have decreased a bit since about 1980, they increased so dramatically in the decade and a half before that as to make divorce unerringly register as a serious social problem. The divorce rate was about 15 per 1,000 married women aged 15 to 44 in 1960; by 1980 it had risen to about 40 per 1000, almost a three-fold increase (Shiono & Quinn, 1994). Today rates are about 35 per 1000. As described in other chapter in this Handbook (e.g., Amato's; Teachmans's), about 50% of marriages today are expected to end in divorce.

Starting in about the mid-1970's, great interest has been shown by social scientists and other scholars in divorce and dissolution processes and outcomes, stirred no doubt by the flood of divorces near that time. In the decade of the 1990's alone, nearly 10,000 articles have been published on the topic (Amato, 2000).

In this chapter, we trace the consequences of the process of becoming divorced on the parents. Thus, we trace the consequences for adults who divorce <u>who have children</u>. There is a separate and largely non-overlapping literature on childless dissolutions. Generally these impacts are milder and of shorter duration, in the sense that recovery is almost always rather swift (Metts & Cupach, 1995; Masheter, 1991). The consequences for the children are reviewed in Barber's chapter.

The consequences of divorce for parents to be mapped below include:

- the legal process and consequences
- the financial consequences
- the psychological and emotional consequences
- the consequences for the parental relationship
- the consequences for the interparental relationship

As will be obvious, while some consequences are general and befall divorcing parents generally, most consequences are variable, depending on various factors. The most explored and

obvious factors by which consequences differ are: (1) the parent with custody vs. the one without custody of the child(ren); (2) the gender of the parent; i.e., the mother vs. the father; or (3) the person who initiated the divorce vs. the one who didn't (and often didn't want it); i.e., the "dumper" vs. the "dumpee".

It turns out that there is a great deal of overlap between these three dimensions: mothers generally are the parents that get custody; *and* mothers generally are the dumper. While evidence for the first assertion will be presented in the section on legal consequences below, evidence for the second is presented here. Virtually every study has shown that women initiate about two-thirds of all divorces, men a quarter, and the remainder are mutual decisions (e.g., Zeiss, Zeiss, & Johnson, 1980; Kitson, 1992; Ahrons, 1994; Braver, Whitley & Ng, 1993).

Accordingly, most of our sections below will consist, first, of a description of the consequences for parents generally or *universally*, followed by a section that differentiates by gender, custodial status, or dumper/dumpee status.

Legal Consequences of Divorce for Parents: Universal

When married couples dissolve their marriage, a number of legal consequences must be faced and resolved. Since divorce is a formal, legal matter in which the government (at both the state and county level) has a central role, many of these consequences are resolved with the active participation, sanction or even requirements of government agencies, such as judges, courts and child support agencies. Existing statutes and case law, or court, governmental and legal policies concern almost every aspect of divorce, including custody, visitation or "access", child support, etc.

Below are the 7 legal issues that must, as a general rule, be resolved at the termination of a marriage with children. One way or another, most decrees of divorce will typically have provisions regarding each of the following: 1. <u>Physical or residential custody</u>. This is where the child (or children) will primarily live. It is typically either "sole" or "joint" (also termed "shared"). This last term often is reserved for when the child will live about equally with both parents, typically in some alternation schedule, such as weekly, monthly, or semi-monthly or semi-monthly.

2. <u>Legal custody</u>. This refers to who has the legal authority to make decisions about the child regarding such matters as medical care, schooling, and religious issues.

3. <u>Visitation or access</u>. This refers to how often and under what circumstances the child will have contact with the non-resident parent. Only rarely will less than alternate weekends be specified.

4. <u>Child support</u>. Although administered by individual counties, as a result of Federal mandates passed in 1988, financial guidelines are now set at a state level. These guidelines are "presumptive", meaning the formula the state sets must apply in every case unless a judge makes a written ruling that they would be unfair, given the particular circumstances of the family. The Federal law also mandates that normally payments are assured by automatic wage garnishment, much as income tax withholding.

5. <u>Other financial issues concerning the child</u>. These issues include, most importantly, who pays for the child's medical and/or dental insurance, how the child's medical expenses not covered by insurance are to be divided, and how childcare expenses are allocated. Since the 1988 Federal mandates, by recommendation of the U.S. Commission on Interstate Child Support, these three expenses are generally taken into account in the formal child support order, as an allocated addition, since "the <u>basic</u> child support guideline chart amount does <u>not</u> include the costs of child care or health insurance" (Elrod, 1994). Other items commonly covered in this portion are who pays for travel expenses associated with visitation when or if the parents move apart and how college expenses, if any, will be divided (Fabricius, Braver & Deneau, 2003).

6. <u>Spousal support/maintenance or alimony</u>. As with child support, dollar amounts, method of payment, etc., are typically specified.

7. <u>Property and debt division</u>. The decree may contain a list of assets and debts and specify who gets what. The normal and virtually universal rule is "equal" or "equitable" division (Ellman, 1999).

The final two issues above, of course, are features of divorces both with and without children. It should also be noted that there is a movement to abolish custody and visitation provisions, replacing them with the more neutral terms "parenting plans" or "parenting time" (Emery, 2004).

How issues are resolved. A common misconception is that these various legal consequences are typically decided for the family by a judge after each side presents its case in court. In fact, very few divorces are decided this way. Braver and O'Connell (1998) found that only 5% of couples had any of the above matters decided by a judge, while Maccoby and Mnookin (1992) found only 2.5%. Instead, there is a large and ever-growing menu of alternative methods of resolving these matters. According to the above researchers, in at least ¾ of cases, couples decide themselves, with or without (one or two) lawyers, how to resolve all of these matters, sometimes, however, only after protracted negotiations. The next most common alternative is mediation, in which a trained professional neutral third party attempts to help the couple arrive at a mutually acceptable compromise (see the Sbarra and Emery chapter). For custody and visitation issues, a *custody evaluation* might be undertaken (Stahl, 1994; Ackerman, 1995), in which an expert makes non-binding recommendations to the parties and the court concerning custody and access after a full psychological evaluation of the family. While in the recent past, each side could hire their own expert to "duel it out", current APA guidelines

discourage that practice, preferring instead only one evaluator, appointed by the court, whose code of ethics requires giving fair consideration to each side.

There is considerable variation from state to state both in how frequently couples utilize each of the various dispute resolution process options above, and in what solutions they tend to come to regarding each of the above matters. Thus, how often lawyers are involved, mediators are used, and joint custody is awarded, for example, varies considerably among the states, from almost never to almost always, Partly this is a result of different statutes, case law precedents, or procedural options authorized and/or financially subsidized. Very frequently, however, this stateto-state variation occurs instead because of different informal "divorce cultures" within the state's professionals. As an example, during the course of two years of data collection for one of the first author's studies (Braver & Griffin, 2000), joint legal custody increased from 1/3 of all divorces to 2/3 of divorces, though no laws or other formal specifications changed during the interim. Only the prevailing consensual views among judges, lawyers, mediators and custody evaluators changed, likely as a result of the release of new research findings and professional workshops that built consensus.

Since about ³⁄₄ of divorces are settled by the parties as a result of bargaining, it might appear puzzling that a consensus shift among professionals can affect these decisions. The answer appears to be both what these professional counsel or urge the parties to agree to, as well as what the parties are told will befall them if they can't agree and instead go before a judge for the decision. The latter has been aptly termed "bargaining in the shadow of the law" (Mnookin & Kornhauser, 1979).

Legal Consequences of Divorce: Gender Differences

As a result of the processes leading them to resolution of the issues they must finalize, mothers and fathers typically experience far different legal consequences of divorce. According to a recent national study (Nord & Zill, 1996), in 75% of divorce cases, mothers become the sole custody parent, and fathers the nonresidential parent; in about 4% of cases it is reversed (although this percentage appears to be slowly increasing; Meyer & Garasky, 1993); and about 17% have joint legal custody but mother residential custody. The most typical visitation provision allows for alternating weekend visitation by the noncustodial father (Lamb, 1997), but this is subject to considerable variability from couple to couple and from state to state.

We report in the economic section the gender related legal consequences for child support and child related expenses. With respect to the remaining financial matters, the current trend is for spousal support to be ordered only rarely, when the two spouses have substantially unequal incomes, and one's is quite high, and especially when this is so because one parent tended not to work so as instead to care for the children (Ellman, 1989; 1991). When it is ordered, it is normally time limited, until the spouse receiving it "rehabilitates" her (or his) work skills to the point where it's no longer necessary. For example, Braver and O'Connell (1998) found that only 7 percent of Arizona decrees they examined contained an alimony award. Of these, 2/3 were scheduled to terminate within a specified period of time. Maccoby and Mnookin (1992) put the national rate of alimony awards at 8%, while the US Census puts it at 15% (U.S. Bureau of the Census, 1986). Concerning property and debt division, little reliable data concerning gender related outcomes exists except for the division of the house asset. One study (Braver & O'Connell, 1998) found that 39 percent of decrees contained the mention of a house as property to be allocated. Of these cases, 16 percent required the house to be put up for sale immediately for the equity to be divided. Of the remainder, in 58 percent of the families it was retained as a residence by the mother and in 41 percent of families, it was retained by the father. Maccoby and Mnookin (1992), studying a sample in northern California, where property values are extremely high, found that fully 37% required a sale and division of the financial equity. Of

the remainder, the home was retained by the mother in 59%, by the father in 41%, almost identically to the previous investigation.

How are we to interpret the above statistics, especially those pertaining to custody and access, relative to the question of whether either gender is disadvantaged? In fact, this is a highly debated issue in the field (e.g., Weitzman, 1985; Mason, 1988; Mahoney, 1996; Fineman, 1991). Gender bias task forces have been established in 45 states, according to the National Center for State Courts (<u>http://www.ncsconline.org/WC/Publications/KIS_RacEthStLnks.pdf</u>). Most writers, like those above, have argued that "the system" is biased against women, because of their inability to afford competent representation and because of their alleged inadequate financial status after divorce. However, others scholars claim that fathers are the victims of gender bias, largely on the basis of alleged unfairness in custody and visitation decisions (Pruett & Jackson, 1999). Indeed, research has demonstrated that the great majority of fathers <u>feel</u> that the custody system is slanted towards mothers (Arendell, 1995; Nielson, 2004).

The two sides interpret the custody statistics in vastly different ways. The biased-againstfathers advocates presume that the 4% father custody figure itself indicates bias, because, if the system were gender-blind, custody would be 50-50. The other side instead prefers the figures that show that in very few cases does a judge decide custody. They claim this implies that "most of the mothers who have custody attained it with the father's consent, presumably because the father understood and agreed that the best interest of the children was served by such an arrangement" (Tippens, 2001). In fact, among the few adjudicated cases, women and men win about equally (Maccoby & Mnookin, 1992; Pearson & Ring, 1982-83), seemingly disproving that courts are too mother-friendly. However, the role that selection bias plays in this statistic has been raised by Warshak (1996): "If the perception exists of an uneven playing field favoring mothers, fathers with weaker cases are apt to drop their bid for custody early in the legal process" (p. 401). He argues that if, among the extremely highly selected and supposedly ironclad cases that make it to trial, fathers still lose half the time, that loss may be regarded as evidence of prejudice against fathers. Indeed, evidence from studies conducted very early in the divorce process and asking about the parties' preferences at that early time show that fathers get the arrangements they prefer far less than mothers do (Maccoby & Mnookin, 1992; Braver & O'Connell, 1998). Further, there was no evidence that mothers had to "trade off" and make financial concessions in order to obtain the custody arrangement that they sought.

Evidence that it may well be lawyer advice concerning the likelihood of favorable custody decisions that indeed leads fathers to abandon the quest for custody arrangements they more prefer comes from a study by Braver, Cookston and Cohen (2002). These authors distributed two versions of a questionnaire to Family Law attorneys at a State Bar convention at random, describing a custody scenario in which the respondent was to imagine they represented either the mother or the father. They found that mothers would be advised that they had a greater chance for the higher custody and parenting time scenarios than fathers, despite facts of the case that should advantage neither. Thus, attorneys appear to be advising clients what Maccoby and Mnookin (1992) declared: "when two competent parents --- a fit mother and a fit father --- each want to be primarily responsible for the child following divorce, mothers usually end up with the children" (p. 283).

Braver, Cookston and Cohen (2002) also found that when experienced attorneys were asked to "describe the 'slant' of the ... legal system, as a whole, toward divorcing parents", only 5% thought it favors the father, 36% believed it is not slanted, and 59% perceived it favors the mother. This result corresponds well with what the fathers themselves answered in a separate investigation (Braver & O'Connell, 1998), where 3/4 thought that it favored mothers and not a single father thought that the system favored fathers. Mothers tended to agree that the system was slanted in their favor: while 2/3 thought it was balanced, three times as many mothers thought it favored mothers as thought it favored fathers.

Perhaps related to this, Sheets and Braver (1996) found that mothers reported significantly greater satisfaction with the ultimate provisions of their divorce arrangements than fathers did on almost every one of the 7 dimensions, and that this difference largely remained when the couples were retested three years later. Moreover, mediation analyses disclosed that mothers experienced this higher level of satisfaction both because they got the outcomes they preferred and because they felt more in control of the legal process.

Economic Consequences of Divorce: Universal

There are few parents who at divorce don't experience threats to their financial circumstances. First, there are the costs of the divorce itself. These costs can vary widely, depending on the state, the complexity of the case, the degree of contentiousness and disagreements, and the use of attorneys vs. alternate modes of dispute resolution. When there are few disagreements and the parties don't hire lawyers, the costs can be as little as a few hundred dollars. On the other hand, the authors have heard many reports of divorces costing well over \$100,000 in legal and other costs. One popular estimate is that divorce is a \$28 billion-a-year national industry with an average cost per couple of about \$20,000

(http://www.bankrate.com/brm/news/advice/19990903a.asp). Absorbing such a cost is difficult financially for almost all couples. Second, and more enduringly, as the one household is split into two households, there will be added ongoing costs associated with running the second household. As Emery (1994) notes, because of economies of scale, two households are more expensive to maintain than one. These considerations might lead one to believe that the post-divorce finances of both parents are diminished after divorce.

Economic Consequences of Divorce: Gender differences

Nonetheless, the literature on the financial consequences of divorce is largely uniform in depicting substantial gender differences. Almost all studies show that custodial parents (i.e., mothers) fare substantially worse economically after divorce than fathers do. Much of this literature is reviewed in the Sayer chapter. The most well-known finding is that by Lenore Weitzman (1985), whose analysis showed that women (and children) suffered a 73% decline in standard of living after divorce, while fathers enjoyed a 42% increase. Her figures were extremely well publicized (Peterson, 1996) and characterized as "ranking among the most cited demographic statistics of the 1980s" (Hoffman & Duncan, 1988, p. 641), but later recanted as being in error (Weitzman, 1996; Peterson, 1996). One of the most recent findings of this sort is by Bianchi, Subaiya and Kahn (1999), who found that divorced mothers' economic well-being is only 56% of that of the matched fathers'. More findings that replicate the gender disparity of post-divorce financial circumstances are found in the research of Duncan and Hoffman, 1985; Weiss, 1984; Hoffman and Duncan, 1985; Bianchi, 1992; Sorenson, 1992; Burkhauser et al., 1991; 1992; Holden and Smock, 1991; Peterson, 1996; Garfinkel, McLanahan and Hanson, 1998; David and Flory, 1989; Corcoran, 1979; Espenshade, 1979; Smock, Manning and Gupta, 1999; Bartfeld, 2000; Teachman and Paasch, 1994.

In this chapter, however, we will present evidence and argument to the contrary. It is our contention that the post-divorce circumstances of fathers and mothers in the short term are largely equal, and neither is particularly worse off than before the divorce. In the longer term, moreover, it may well be that the majority of divorced mothers fare better than their exhusbands. Considering the voluminous literature documenting that a substantial mother disadvantage exists, this provocative and controversial proposition requires substantial context to be convincing.

Definition of economic well-being. In order to empirically evaluate the relative economic well-being of the two parents, one needs an operational definition of the construct. Some possibilities that appear reasonable include gauging financial assets, debt, ownership, etc. A difficulty with all these measures, however, is that they are too dependent on the lifestyle (spending vs. saving) <u>choices</u> the respondent makes. Two individuals of the same "means" may spend, acquire and save differentially. Another possibility involves not inquiring about monetary amounts, but rather about the <u>perception</u> of economic hardship vs. ease. As an example of the latter, Pearlin and Johnson (1977) asked how often the respondent didn't have enough money to afford the kind of food, medical care, etc., the household "should have". However, this judgment is not satisfying to the economists and demographers who have conducted most of the analyses in the literature because it appears too subjective and dependent on what level of medical care, etc., the respondent believes the household <u>ought to</u> have.

Perhaps because of these considerations, most of the economic literature has taken a more objective numerical approach in which annual <u>income</u> is taken as the foundational component of economic well-being (or standard of living.) In the case of divorced parents, since child support is very frequently paid by one and received by the other parent (and less frequently, alimony is also paid), both are virtually always subtracted from the payer's income and added to the recipient's before any additional calculations are made. Henceforth, we term this corrected amount "transfer corrected income."

Let us concretize the discussion so far and below with an example. Assume that a noncustodial father earns \$36,000 per year, and a custodial mother earns \$24,000. These two income values are realistic; they are the nearest rounded values found as average incomes in a random file review for 427 newly divorcing couples in 2001-2002 (Venohr & Griffith, 2003). As seen in Table 1, the ratio of the father's income to the mother's is 1.5. Assume the couple has

two children and resides in Wisconsin. In Wisconsin, the father would be ordered to pay \$750/month in child support, \$9,000/year, which would be deducted from his payroll check and paid to the mother. (Wisconsin was chosen to illustrate the child support calculation both because its formula is comparatively simple and because its child support guideline is at the exact average of all states' for the income case studied by Morgan & Lino, 1999, nearest to the present example). As seen in Row 3 of Table 2, the transfer corrected incomes are \$27,000 and \$33,000, with a ratio of .82.

However, it is clearly inappropriate and unfair to mothers to directly compare these transfer corrected incomes as an indication of their economic well-being, because in the custodial mother's household, the income must go to support more family members, the children as well as herself, while in the father's, it supports only one person, himself. An apparent potential corrective is to compute *per capita* transfer corrected income, i.e., the transfer corrected income divided by the number of family members in the household, and compare these. As seen in Row 4 of Table 1, since the family size of the non-custodial parent's home is 1, while that of the custodial parent's is 3, the ratio of per capita income is 2.45.

It is evident that this is an over-correction, however, because the marginal financial burdens attributed to each <u>additional</u> family member are clearly <u>diminishing</u> (there exist "economies of scale"). That is, it doesn't cost as much to feed and house the fourth person in the household as the first. The "in-between" method used in virtually all the empirical literature cited above is the "needs adjusted income" technique, in which the transfer corrected income is divided by some other value than the number of people in the household, one which, while based on the family's size and composition, takes into account diminishing marginal living costs. Such a standard indicates what level of resources it takes to maintain identical standards of living for families of different composition. Comparing this "needs adjusted income" index, also called the

"income-to-needs ratio", has thus been the method of choice to compare mothers' vs. fathers' standards of living.

Three different such needs standards have been used by different analysts comparing economic well-being for divorced families. The early research (e.g., Duncan & Hoffman, 1985; Weitzman, 1985; as well as some more recent work, e.g., Peterson, 1996; Blumberg, 1999) used the Bureau of Labor Statistics "1977 Lower Standard Budget" (BLS-LSB). The BLS-SLB depicted how much it cost to live (in 1977) at a "lower" economic level for families of different compositions. In arriving at these budgets, BLS analysts "used a mix of scientific standards, where available, and standards derived from actual spending patterns to specify lists of goods and services as well as the quantities of those items" (Johnson, Rogers & Tan, 2001). After dividing transfer corrected income by this budget standard, the resulting index represents the ratio of what income the family <u>has</u> to what a family of that size <u>needs to have</u> to survive economically at a "lower level".

The equivalent calculations are shown in Row 5 of Table 1. Rather than work in terms of absolute incomes, the calculation is in terms of the percentage of income the given family needs compared to that needed by an arbitrary "base" family: one that has two adults and two children. The one-adult no-children household (i.e., the non-custodial's) needs 36% of what the base family needs to survive at the same level, while the custodial household, with one adult and two children, needs 76% of the base family's income. Using this figure as the divisor, the ratio is indeed intermediate, 1.73, indicating that the father enjoys 1.73 times the standard of living as the mother.

The BLS-LSB's figures were for a householder <u>over 35</u> years old; the BLS-LSB provides other percentages (35% and 67%, respectively) for those under 35. Row 6 shows the results of these under-35 figures being the denominator, a drop to a ratio of 1.57. No researcher we are

aware of used the under-35 values. However, in the random case file review referred to above, age 35 was very close to the median age of the divorcing parents, so these values are arguably applicable to about half of all divorced families.

However, the BLS discontinued updating these BLS-LSB scales in 1978 and phased them out altogether in 1980, after a critical report by an Expert Panel (Watts, 1980). The Expert Panel then proposed alternate values. For the two types of families in our example, these percentages were 54% and 80%, respectively (Johnson, Rogers & Tan, 2001, p. 34); the results of dividing by these percentages, a drop to a ratio of 1.21, are shown in Row 7. Again, no published research we are aware of uses these Expert Panel values.

What most modern research (e.g., Bartfeld, 2000; Bianchi, Subaiya & Kahn, 1999, Garfinkel, McLanahan & Hanson, 1998; Amato, 1999; Braver, 1999, Rogers & Bieniewicz, 2004) does use instead is the Federal Poverty Thresholds. For example, in 2003 the poverty levels were \$18,660 for the "base" family of two adults and two children, \$9,573 for the single adult-no children family, (51.3% of the base family's poverty level threshold), and \$14,824 for the one-parent, two-children family (79.4% of the base family's threshold) (http://www.census.gov/hhes/poverty/threshld/thresh03.html). The results of dividing by these two percentages of the base family are shown in Row 8, with results quite close to the Expert Panel's, a ratio of 1.27.

A few studies use a more modern index, one developed by the Panel on Poverty and Federal Assistance in response to a directive from the Joint Economic Committee of Congress in 1992. This index, endorsed by the National Research Council, was presented in Citro & Michael, (1995) as the formula $(A + .7C)^F$, where A is the number of adults (set at 1 for both mother's and father's households), C is the number of children (set, for our example, at 0 for father's and 2 for mother's), and F is an economy of scale factor that "should be set at either 0.65 or 0.75" (Johnson, Rogers & Tan, 2001, p. 39.) The .7 in the above formula reflects that, according to the Panel, children require only an average of .7 the expenditures that an adult does. Using the lower bound .65 value for F in the formula, the divisor is 1 for father and 1.767 for mother. Using the .75 upper bound value for F, the divisor remains 1 for father and becomes 1.928 for mother. Rows 9 and 10 of Table 1 show that the results of using these divisors in the calculations, respectively, are 1.45 and 1.58, intermediate between the BLS and the Poverty Threshold approach.

<u>Comparative standards of living.</u> What is apparent so far is that the comparative standards of living (i.e., the ratios in the final column) vary considerably for our average family depending upon the methodology used, from a low of 1.21 (Expert Panel's) to a high of 1.73 (BLS-LSB). Since all these methods (except those in Rows 1, 3, and 4) are reasonable and recommended or used by some experts or researchers, it is difficult to say definitively exactly what is the ratio of standards of living for these two parents. By all methods, however, the ratio is greater than 1.0, suggesting that, consistent with the literature, fathers' post-divorce standard of living is higher than mother's.

<u>The two omitted factors.</u> So how can we make the claim that the two parent's standard of living are very similar? Because omitted from almost all calculations in the literature, including in every study cited in the Sayers chapter, are at least two crucial, yet obvious factors. The first is taxes. All the above calculations are based on gross income, yet only <u>after tax</u> income can be used to support the family. Since it is only what remains after the IRS, Social Security, and the states have reduced the parties' paychecks that can be spent to support the family, Espenshade (1979) argued that it is the *after-tax* income, not the *gross or pre-tax* income that affects standard of living and hence should be used in any such calculation. However, only a few studies (Braver, 1999; Braver & Stockburger, 2004; Rogers & Bieniewicz, 2004) have heeded that advice. Taxes

would not alter the results much, however, so long as divorced mothers and fathers were taxed about equally after divorce. They are not. Custodial parents are taxed differently, and far more advantageously, than non-custodial parents, in many respects.

We can estimate the taxes for these two families, by making some simplifying assumptions (such as that both parents take the standard deduction, and that all income is earned income). The Federal Tax for the non-custodial parent would be \$3,987 annually, while FICA adds \$2,754. In Wisconsin, his state tax would be \$1,814. The total of these three taxes is \$8,556, as shown in Row 11, leaving him \$18,444 after-tax transfer corrected (ATTC) (or "spendable") income. The custodial parent, however, whose receipt of child support, though "income", is not taxed and whose employment (and investment) income is taxed at the lower, head of household rate, and who gets to take the children as exemptions, and who has a greater standard deduction, pays Federal taxes of only \$810. However, this is before the child tax credit, which, as of 2003, is \$1,000 per child. Thus, not only does this cancel her income tax debt of \$810 completely, she also receives a net \$1,190 as a tax credit from the IRS. She also qualifies for the Earned Income Credit, which would pay her another \$1,705 annually. Against this total tax income of \$2,895, she would pay FICA of \$1,836 as well as \$797 in state tax, leaving her a net tax income of \$262. Now her ATTC income is \$33,262, as seen in Row 12. Rather than use all the preceding possible divisors to divide this spendable ATTC income, we show only two preferred ones. Using the Poverty Thresholds, as in Row 13, the standard of living ratio is now .86, implying hers is slightly higher than his. Even using the Poverty Panel's formula (set at .7, the value intermediate between the two reasonable ones) the ratios are nearly identically equal. So one part of the answer to the above puzzle is clear: because the Federal government (wisely?) treats custodial mothers so much better than non-custodial fathers for income tax purposes, mothers do far better when taking taxes into account than when not. In essence, the IRS is subsidizing to a degree the

standard of living of the custodial household. In fact, a great many custodial parents have net tax <u>income</u> not subtractions. No noncustodial fathers do. Until studies such as those reported in the Sayers chapter take into account taxes, they will show what we regard as seriously misleading findings.

The second factor the previous literature omitted is equally consequential. Almost all researchers assumed that, other than child support, 100% of the child's expenses are borne by the custodial parent, and 0% by the noncustodial. That is, they assume the noncustodial parent pays for no child meals, has no child transportation costs, pays \$0 to entertain the child, does not provide a room for the child in his home, and does not provide any medical insurance, share medical expenses, etc. Thus, virtually none of the past analyses take into account any kind of visitation expense, nor payment of any kind directly by the noncustodial parent for the child.

This failure to account for these visitation and other child expenses further distorts the analyses in the literature. For example, in the random case file review (Venohr and Griffins, 2003), 62% of the files specified a visitation schedule for the child that exceeded 24% of the child's time. Thus, many if not most noncustodial parents must be bearing non-trivial expenses when the child is visiting, some of which (e.g., food, recreation) defray similar expenses by the custodial parent. Moreover, most states mandate that medical expenses, health insurance and child-care costs be paid, at least in part, by the father, over and above the child support he pays the mother. In fact, Fabricius & Braver (2003) found that substantial expenses were being paid directly by noncustodial parents for their children. For example, according to their now-college-age children, 59% had a bedroom of their own (or shared with siblings) in their fathers' home, and 37% had had their own bicycle at their dad's house.

Braver and Stockburger (2004) specify a set of reasonable and robust assumptions – too detailed and technical to repeat here – that can be used to correct estimates for these expenses

borne by the noncustodial. In the example at hand, 25% visitation by the noncustodial parent would raise his Poverty Threshold from 51.3% to 58% of the base family, while it would lower the custodial mother's from 79.4% to 77.2% of the base family, lowering the ratio to 74%, as shown in Row 15. In the Poverty Formula, the figure is 81% (Row 16). (Rogers & Bieniewicz, 2004, use other assumptions that result in even greater lowering of the ratio.)

We have seen that the results change dramatically when taxes and visitation expenses are both taken into account, so that, for this hypothetical but average case, the custodial parent's standard of living goes from being seen as substantially inferior to the noncustodial's to now being seen as substantially higher than the noncustodial's.

How well does this hypothetical case correspond to what is happening empirically? Recall that the income values (and the child support ordered amount and taxes that result) were chosen to reflect empirical reality. But owed child support is not always fully paid, and scheduled visitation does not always occur. In order to reflect these actual events, Braver and O'Connell (1998) and Braver (1999) tracked an actual sample, and substituted child support actually paid and visitation that actually occurred. (Of course, there are different ways of indexing both of these, and, most importantly, mothers' and fathers' reports of these quantities disagreed somewhat.) As expected, child support actually paid (in Row 2) was not as much as was ordered, and visitation was a bit less than the 25% assumed in Table 1. These factors increased the average ratios shown in Rows 15 and 16. In fact, they increased it by just enough to raise the ratios to close to 1.0 (a bit more or a bit less, depending on which of the multitude of operational definitions specified above was used). However, this study, like virtually every other one in the literature, is outdated since the divorces analyzed all occurred before presumptive child support guidelines and mandatory wage garnishment were enacted in 1988. Guidelines increased child support substantially (Thoennes et al., 1991; Bay et al, 1988); and garnishment

increased the chances that child support ordered was actually paid. These two factors will both favor mothers' standard of living. So, as a general statement, it appears warranted to claim that, when the omissions and oversights of the past empirical literature are properly accounted for, and the current child support policies are taken into account, the standards of living of the mother will be slightly above that of the father shortly after the divorce.

We also made the counter-intuitive assertion near the beginning of this section that not only are the two parents about equally economically well-off shortly after divorce, but that each has, an average, close to the same standard of living as when they were married. When Braver and O'Connell (1999) applied the same type of analyses as above to what parents told us their family income was before the separation, the income-to-needs ratios for each parent were very similar before and after divorce.

How can this be so, despite the fact that they are now supporting two rather than one household? For the custodial parent, in addition to the very favorable tax treatment given to her, and the child support transfer she receives, another important factor is that she appears to earn more after divorce than she did while married (Braver, 1999). Thus, as a reasonable response to the standard of living threat posed by divorce, mothers work more hours or take jobs earning greater income. Fathers do not appear to do so, perhaps because they already earned near their maximum potential. This greater income, in combination with the tax subsidy, the child support, and the smaller household size that results when the father departs, appears to offset almost exactly the loss of the father's remaining income. For the father, the child support he pays, together with the greater tax burden a single noncustodial father bears, together with the expenses he pays directly for the child, appear to compensate nearly exactly for his smaller household size.

Long-Term Comparisons. Few of the studies in the literature have studied anything beyond about 18 months after the divorce. However, what we have been describing above, the nearly equal and remarkably steady standard of living of the two parents shortly after the divorce, appears not to remain constant throughout the "life" of the divorce (i.e., throughout the time the child remains a minor and therefore subject to child support and visitation.) In particular, two very common events work to change matters as time progresses. The first is salary increases for the custodial mother. Duncan and Hoffman (1985) found that, by five years after divorce, women who remained single increased their standard of living 34%. Thus, as time progresses, fewer and fewer women remain out of the work force, those in it work more hours, and they earn greater salaries in those jobs, partly because of advancement and experience, and partly because they have upgraded their education to command better salaries. This factor, as noted, does not work the same way for men, as they already earned far nearer their maximum capacity. Recall we showed that the average mother at the time of divorce earns 66% of her matched ex-husband, which, when appropriately corrected for, led to approximately equal standards of living. But the Census Bureau provides estimates of this relative income disparity that is not confined to the immediate post-divorce period for single parents. According to 1999 U.S. Census data, the median income of the closest category to divorced female custodial parents, "Family households with a female householder, no husband present", is 85% of that for the category closest to male noncustodial parents, "nonfamily households with a male householder" (Current Population Studies, 1999). Thus, with time alone, mothers' income gained appreciably on fathers'.

Will the greater earning by mothers be compensated for by her receiving less child support income? Legally, little or not at all. In states with a child support scheme like Wisconsin's, mothers' income plays no role whatever in the child support she's owed. In the majority of states, those that use the "income shares" approach, like Kentucky and Oklahoma, the child support would drop about only about \$22 per month in our scenario. Of course, fathers might decide to pay less child support than they owe if mother earns more salary income, but they are subject to stringent child support collection machinery if they attempt to do so.

The second event, again one increasingly more likely as time progresses, is remarriage. According to Bumpass, Sweet and Castro-Martin (1990), about two-thirds of divorced mothers and about three-quarters of divorced fathers will remarry. When they do, the economics will change again. Fabricius, Braver & Deneau (2003) present evidence that remarried mothers' standard of living is noticeably higher than remarried fathers', presumably because mothers, when they remarry, gain more income than they do expenses, while fathers, when they remarry, do the reverse. Child support obligations, however, do not change as a function of the remarriage of either parent, almost without exception. Thus, the factor of remarriage, too, will make mothers' standard of living higher than fathers', the more so as time passes after the divorce. Together, these two factors of greater income by custodial mother's and remarriage by either or both parents, appear very likely to particularly favor the economic well-being of the mother, so that the long-term financial effects of divorce, on average, should result in mothers' being higher than fathers'. As yet, no definitive national study using long-term data, and corrections for taxes and for child expenses borne directly by fathers, has been conducted, so it is premature to say exactly how the two parents compare in economic well-being, but these studies should soon be forthcoming.

The fact that child support does not change with remarriage represents an interesting but little noticed disconnect in public policy. As noted, the income of a stepfather does not affect the child support a father would be ordered to pay his ex-wife. However, once the child reaches the age of majority and seeks financial aid for college, the reverse holds true. The FASFA (Free Application for Student Financial Aid) form, used virtually universally for public colleges and universities to calculate students' "financial need" for scholarships and loans, instructs that "if your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months....If this parent is remarried as of today, answer the questions on the rest of this form about that parent **and** the person whom your parent married (your stepparent)" (p. 6). Thus, in seeking college financial aid, stepfathers, but not fathers, are assumed in a position to provide financial support. In the years that the child remains a minor, however, exactly the reverse is true.

Psychological and Emotional Consequences of Divorce on Parents: Universal

Divorce has been rated the number one life stressor (Holmes & Rahe, 1967; Dohrenwend & Dohrenwend, 1974). As a result, divorced parents in general are somewhat more likely than married ones to be afflicted with poor psychological well being. Although the great majority of parents survive divorce with no permanent impairments, nonetheless divorced individuals have a higher risk of physical and mental illnesses, suicide, motor vehicle accidents, alcoholism, homicide, and overall mortality (e.g., Bloom, Asher, & White, 1978; Gove, Style, & Hughes, 1990; Hemstrom, 1996; Joung et al., 1997; Kposowa, Breault & Singh, 1995). In addition, research shows that divorced parents report higher levels of depression, anxiety, and unhappiness (e.g., Aseltine & Kessler, 1993; Davies, Avison, & McAlpine, 1997; Gove & Shin, 1989; Kitson, 1992; Lorenz et al., 1997; Simon & Marcussen, 1999).

Greater rates of post-divorce adjustment are common to those individuals who are able to function well in new family and work roles, and those who have developed a new identity aside from their former marriage (Madden-Derdich & Arditti, 1999). Furthermore, certain psychological resources, such as self-efficacy, coping skills, and agency, have been shown to lessen the negative impact of divorce (Amato, 2000). Consistent with the concept of creating an identity independent from the former marriage, employment has been found to buffer against negative appraisal of post-divorce life and protect against effects of income decline (Wang & Amato, 2000). Holding religious or personal beliefs and values that do not oppose divorce make for an easier adjustment (Booth & Amato, 1991; Simon & Marcussen, 1999). Similarly, new relationships (e.g., Wang & Amato, 2000) and remarriage (e.g., Demo & Acock, 1996) are also shown to lead to increases in well-being. Some literature indicates that African Americans adjust better to divorce, mainly as a result of different norms regarding cohabitation, frequency of divorce, and the birth of children out of wedlock (Cherlin, 1992). However, other research suggests the timeline for the onset and the experience of psychological distress and coping for African Americans may be different from that of European Americans (Barrett, 2003).

<u>Theories.</u> Several writers have attempted to theorize about divorce's effect on psychological well-being. In a recent integration and review of the consequences of divorce on psychological well-being, Amato (2000) presents a Divorce-Stress-Adjustment Model. In this model, the path between divorce and adjustment is mediated by stressors such as sole parenting responsibility, loss of emotional support, continuing conflict with ex-spouse, economic decline, and other stressful divorce related events. The path to adjustment is also moderated by protective factors such as individual, interpersonal, and structural resources; definition and meaning of divorce to the individual; and demographic characteristics. In this model, Amato (2000) allows for adjustment to divorce to be both short term (as generally argued in a "divorceas-crisis" model, e.g., Tschann, Johnston, Wallerstein, 1989; Booth & Amato, 1991) and long term (as generally argued in a "divorce-as-chronic-strain" model, e.g., McCubbin & Patterson). Amato (2000) argues that these opposing models of adjustment can coexist such that different types of people will utilize each strategy. In contrast to Amato's (2000) model is a reverse causality argument—divorce may be driven by preexisting, stable personality characteristics. Individuals with poor adjustment, often those who divorce and never remarry, may select into divorce and out of remarriage (e.g., they may be more restless or mentally unstable prior to their first marriage) (Davies, Avison, & McAlpine, 1997; Kelly & Conley, 1987; Kitson, 1992; Kurdek, 1990; Mastekaasa, 1994).

Positive life changes and successful adjustment to divorce are also likely (e.g., Amato, 2000; Kitson, 1992; Kitson & Morgan, 1990). A "second chances" perspective contends that divorce can be an opportunity for many individuals, and can ultimately lead to increases in wellbeing. For example, divorce can provide the opportunity to get out of a troubled or abusive relationship, which in turn reduces stress levels (Aseltine & Keller, 1993; Booth & Amato, 1991; Johnson & Wu, 2002; Wheaton, 1990). Moreover, divorce offers positive changes such as peace of mind, personal growth, and autonomy (Kitson, 1992; Marks, 1996). There are reported gender differences in divorce-as-a-second-chance that will be discussed in more detail in the section following section.

Emotional Consequences of Divorce: Gender Differences

Which gender does better emotionally after divorce? Despite media portrayals that present divorced fathers as comparatively content, coming through the whole divorce process with relatively few emotional scratches because they are free to pursue the happy-go-lucky single lifestyle they crave, while divorced mothers' burdens pushing them to the brink of emotional calamity (e.g., <u>First Wives Club</u>; Braver & O'Connell, 1998), the empirical literature disagrees. The general finding in the literature is that following divorce, women tend to show greater emotional adjustment and recovery than do men (Ahrons & Rodgers, 1987; Braver & O'Connell, 1998; Chiriboga & Cutler, 1977; Wallerstein & Kelly, 1980). There appear to be several reasons for this. First, women tend to be more successful than men at seeking, building, and using <u>social</u> <u>support networks</u> that buffer the stresses that accompany divorce (Chiriboga, Coho, Stein, & Roberts, 1979; Keith, 1986; Kitson, 1992; Umberson, Chen, House, Hopkins, & Slaten, 1996; Hughes, 1988; Pledge, 1992; McKenry & Price, 1991). Women tend to turn to family, friends, close male friends, or an intimate other (McLanahan, Adelberg, & Wedemeyer, 1981). Men, however, are more likely to derive support from work, an intimate other, his former spouse, and his in-laws of the former spouse (Stone, 2002). One important and often overlooked source of support for the custodial parent is the child (Blankenhorn, 1995; McKenry & Price, 1991). The noncustodial parent loses the child as a form of support, and also loses status as a parent, a process Blankenhorn (1995) refers to as becoming "unfathered." Mothers also must "hold it together" for the sake of the children they care for, whereas noncustodial fathers don't have this sobering responsibility.

Second, fathers tend to experience their highest levels of stress <u>following</u> the filing for divorce (Albrecht, 1980; Bloom & Caldwell, 1981), while mothers often experience more stress prior to the decision to divorce. Baum (2003) argues that this difference may be indicative of different mourning patterns in men and women.

Third, and related to the above, it is usually the woman who initiates the divorce (Ahrons & Rodgers, 1987; Braver, Whitley, Ng, 1993; Pettit & Bloom, 1984), as noted above. The spouse who initiates the divorce tends to experience the greatest amount of stress *before* the actual decision to divorce and then experiences a relief period following this decision. In contrast, the spouse who does not initiate the divorce experiences the most amount of stress following the decision to divorce. Furthermore, greater levels of psychological adjustment are found in individuals who feel they had control over the breakup (Gray & Silver, 1990).

Fourth, men are more likely than women to use ineffective or harmful methods of coping with the stress of divorce. Thus, reports in the literature find divorced fathers more often turning to substance abuse and alcoholism as a form of coping (Baum, 2003; Umberson & William, 1993).

Fifth, role change may be one of the most important factors contributing to the distress and unsuccessful adjustment of fathers (Umberson & Williams, 1993) and the successful adjustment of mothers (Wallerstein & Kelly, 1980). Women are more likely to consider divorce as a "second chance"—moms report improved work opportunities, social lives, happiness, and self-confidence (Acock & Demo, 1994). Along with divorce, women often gain higher status within-family roles (e.g., head of the household, bread-earner, etc.) while men often both gain roles lower in status (e.g., gain domestic roles in new house, etc.) in addition to confusion and frustration by the new role as a noncustodial parent (Braver & O'Connell, 1998; Umberson & Williams, 1993).

Finally, divorce settlement satisfaction is also found to differentially impact custodial and noncustodial parent emotional well-being (Sheets & Braver, 1996). As discussed earlier, fathers, often for the first time in their lives, frequently feel as though they have experienced gender discrimination at the hands of the legal system (Braver & O'Connell, 1998). In contrast, women tend to report higher levels of satisfaction with most divorce settlements, including custody, finances, visitation, and property (Sheets & Braver, 1996).

Consequences of Divorce for Parenting: Universal

The transitional period following a divorce has been characterized as chaotic and stressful period for families as they experience many different changes within their family (Hetherington, 2003). This chaos in general disturbs the parent-child relationship (as well as the child) and lead to disruptions in parenting behaviors.

Research suggests that divorce generally leads to a deterioration of positive parenting strategies (responsiveness) and an increase in negative parenting strategies (e.g. harshness; Harold & Conger, 1997). This occurs for both custodial mothers as well as noncustodial fathers (Kline-Pruett et al, 2003; Struge-Apple, Gondoli, Bonds & Salem, 2004). Nonetheless, there appear to be far different patterns to the eventual parenting practices of the two parents.

Consequences of Divorce for Parenting: Gender Differences

<u>Custodial parents</u>. Research suggests that custodial mothers immediately following divorce are more likely to be inconsistent and punitive in the discipline strategies (Hetherington, 1993; Hetherington & Clingempeel, 1992). Additionally it is common for divorced mothers to engage in coercive exchanges with their sons that are characterized by punitive discipline, irritability, an escalation of conflict and aggressiveness (Hetherington, 1993).

Researchers also speculate that monitoring the activities of their youngsters and supervision is one of the biggest long term challenges of custodial mothers (Hetherington & Stanley-Hagen, 2002). Part of this challenge is that children of divorce often have more autonomy than children in non-divorced families (Hetherington & Clingempeel, 1992). Also, noncustodial mothers may allow children more power in decision making than mothers in non-divorced families. There is some evidence that this "laxness" in monitoring may change in adolescence, especially with girls as children become involved in more sexualized or antisocial behavior (Hetherington, 1993).

Positive parenting strategies that are characterized by the emotional bond between parent and children, praise and warmth, may also be disrupted by divorce, although some research indicates that the warmth between custodial mothers and their children is just as strong as other mothers (Hetherington, 1993). Past research indicates that preadolescent girls and their mothers often have harmonious and close relationships (Hetherington & Clingempeel, 1992). Additionally, in some cases, custodial mothers may spend <u>more</u> time with their children than other mothers (Hetherington, 1993). Nonetheless, a substantial number of children also emotionally disengage from their families (Hetherington, 1993).

Although the majority of research on custodial parenting focuses on mother, some research has also focused on custodial fathers. This research suggests that custodial fathers may have different challenges than custodial mothers. For example, research indicates that custodial fathers may have more difficulty supervising and monitoring their adolescents' behavior than custodial mothers (Maccoby, Buchanan, Mnookin & Dornbush, 1993). Additionally, although adolescents reported that a close bond between both custodial mothers and custodial fathers, the strength of the bond maybe greater for custodial mothers than custodial fathers (Maccoby et al, 1993).

<u>Noncustodial Parents.</u> Noncustodial parents face a radically different set of parenting challenges (Hetherington & Stanley-Hagen, 1997; Maccoby & Mnookin, 1992). For most, as described earlier, the amount of contact and involvement with their children will dramatically reduce, despite the wishes of many of them to the contrary. The typical visitation clause of a divorce decree allows nonresidential fathers contact only on alternating weekends (Lamb, 1997), effectively setting a maximum legal limit on contact.

The amount of contact that noncustodial fathers ultimately have with their children is currently being debated in the research. Older research (e.g., Furstenburg & Nord, 1985; Amato, 1986; Hetherington & Hagan, 1986; Fulton, 1979; Hetherington, Cox, & Cox, 1982) had shown discouragingly low levels of contact, well below that allowed by the decree, and far too many fathers disengaging completely. However, much of this research failed to distinguish never been married fathers (40% of whom have no contact with their children) from divorced fathers (18% have no contact with their children) (Seltzer, 1991). Some of the studies may have underreported paternal contact because they only used mother reports to estimate father contact. Past research indicates that mother estimates of paternal contact is as much as 40% lower than father estimates (Braver et al, 1991; Seltzer & Brandreth, 1994). More current research correcting these methodological problems (Braver et al., 1991; Braver et al, 1993; Bray & Berger, 1990; Maccoby, Depner & Mnookin, 1988; Seltzer, 1991) has shown higher levels of contact, and Cooksey & Craig (1998) have shown this to be a cohort difference (i.e., current generations of divorced fathers visit more.) Recent research (Fabricius & Hall, 2000) has also shown that both young adult children and their fathers reported that they had wished for more contact. More contact was precluded because the divorce decree conformed closely to their mother's desires mother's desires for more mother-child contact and, subsequently, less father-child contact. Although there remains some debate about the amount of paternal contact following divorce or separation, both sides would agree that fathers in general cope with less contact with their children after a divorce or separation than mothers.

Adjusting to this lack of contact may be particularly difficult because noncustodial fathers are put into a role that does not have an equivalent in the intact family (e.g. before divorce or separation parents and children live together) (Wallerstein & Corbin, 1986). As a result, there may be no script or precedent for defining the relationship between children and their parents to guide father's parental role (Wallerstein & Kelly, 1980). Additionally coping with less contact may be particularly difficult for fathers, when they feel that that they have a diminished level of control with their children and that their role is not valued (Braver et al., in press. Braver and O'Connell (1998) argued that a number of fathers feel "parentally disenfranchised": they feel they that have only a limited amount of control over child-rearing issues with their children and that the role they do have is not valued by their children's mothers or by the legal system.

In addition to changes in the amount of contact with their children, noncustodial parents also must cope with changes in the quality of their relationship with their children (Amato & Gilbreth, 1999). Many become very permissive in their discipline style and assume more of a companion role than the role of a disciplinarian or teacher (Hetherington, 1993). Research indicates that while children generally feel closer to their custodial than their noncustodial parent, they are nonetheless able to maintain close relationships with nonresident fathers even with only a small amount of contact (Maccoby et al, 1993).

Although the majority of research on noncustodial parents has focused on fathers, some research on noncustodial mothers indicates that they may not struggle as much with some parenting strategies. For example, although noncustodial mothers do not monitor their children as well as nondivorced mothers, they may not be as permissive as noncustodial fathers (Hetherington & Jodl, 1994). Additionally, there is some evidence that children report feeling closer to noncustodial mothers than noncustodial fathers (Gunnoe, 1993).

Interparental Consequences for Parents.

A final common consequence of divorce is that most divorcing couples with children tend to experience high levels of conflict (commonly known as interparental conflict) immediately after the divorce (Fulton, 1979; Hetherington, Cox, & Cox, 1982) and that hostility commonly persists for three years or more after the divorce is final (Ahrons & Wallisch, 1986; Masheter, 1991). The majority of couples appear to disengage from protracted conflict about then and about half engage in parallel parenting (Ahrons, 1994; Maccoby & Mnookin, 1992) while another quarter become "co-parental", which is more beneficial (Ahrons, 1981; Whiteside, 1998; also see the chapter by Henley & Pasley). Perhaps 25%, however, persist in high conflict more or less indefinitely (Ahrons, 1994). Interparental conflict can be conceptualized as including three dimensions: Legal conflict, behavioral conflict, and attitudinal conflict (Goodman, Bonds, Sandler & Braver, 2004; Johnston, 1994). Legal conflict involves actions in the court system such as continued litigation, requests for change in decrees, and enforcement actions for non-compliance with the decree. Behavioral conflict refers to how the conflict is expressed in interpersonal relationships. Behavioral conflict may manifest through direct interactions between the parents, such as verbal and physical disputes, or through indirection interactions such as bad mouthing the other parent to the child. Finally, attitudinal conflict involves the parents' anger and hostility towards their exspouse, including their negative attitude towards their ex-spouse in the parenting role.

As parents adjust to new roles, divorce is likely to bring about changes in how interparental conflict is expressed. Legal family conflict will likely be much more prevalent in divorced families compared to non-divorced families. The frequency of behavioral conflict may decrease because parents have less exposure to the other parent. Forehand & Thomas (1992) found that children from married families are exposed to more direct behavioral conflict than children whose parents divorced two or more years ago. However, the intensity of the conflict may be stronger for divorced families than married families (Forehand & McCombs, 1989). Additionally, although the amount of behavioral conflict may reduce, the amount of attitudinal conflict may increase. For example, it is more common for divorced parents to have more hostile and negative attitude towards the child's other parent than in married families (Forehand & McCombs, 1989).

The result of these changes in interparental conflict not only change the relationship that parents have with each other but also the relationship that parents have with their children. For example, a characteristic of interparental conflict in divorced families is putting children in the middle of the conflict by bad-mouthing the other parent to the child or by sending messages to the other parent through the child (Buchanan & Heiges, 2001; Arbuthnot & Gordon, 1997). Such an experience may lead children to feel like they need to choose or take sides in the conflict.

Conclusion

The literature suggests that there are many unique stresses on parents as a result of divorce that require their adaptation. It is clear that most divorced parents ultimately master these adversities well (see chapter by Frazier, Tashiro and Berman), though in the short run, their lives are chaotic. Nonetheless, some parents will be more or less permanently damaged by these stresses (Umberson & Williams, 1993).

As we have shown, there are clearly somewhat different patterns of challenges faced by fathers and mothers. Since mothers most often are the initiators of divorce, they have different emotional reactions than fathers do. Since they almost invariably become the custodial parent, they face different problems in their parental relationship. Finally, while it had been thought that mothers also faced a far bleaker economic outlook, newer policies and research puts that conclusion deeply into question.

While the great volume of research on divorce since the mid-1970s has illuminated many matters, some still remain murky. In view of its importance to policy, we believe that high on the research agenda must be a more appropriate and definitive assessment of comparative standards of living. As we have argued, although existing research on this topic is voluminous, it shares four problems that make the consensus findings doubtful. In order to correct these problems, a national study with a large and representative sample needs to be collected in which: a) taxes are calculated and subtracted from both parents' incomes; b) expenses borne by the father on behalf of the children during his visitation time with them (and sometimes defrayed from the mother) need to be factored into the calculations; c) relatively <u>recent</u> divorces are assessed, those

finalized <u>after</u> child support reforms were enacted in about 1990 that both substantially raised levels of child support and increased its enforcement; and d) long term outcomes (five-ten years post-divorce) need to be assessed to take into account such long-term factors as remarriage and salary changes with time. Finally, since both child support payment levels and visitation are reported differently by mothers and fathers (Braver, Fitzpatrick & Bay, 1991; Sonenstein & Calhoun, 1990; Braver et al., 1991; Braver et al., 1993), either some <u>objective</u> report of these needs to be used, or, at minimum, both party's reports assessed, with an admission that each is biased, in opposite directions.

While the above issue needs further work to clarify a conclusion that remains highly debatable despite a substantial volume of research, other important issues are virtually unresearched. Amato (2000) commented on the lack of research on the impact of divorce among racial and ethnic minorities, and we certainly agree (see Orbuch & Brown and Umana-Tayler chapters). Relatedly, although we intended in this chapter to review consequences of dissolution for <u>unmarried</u> parents, we found very little literature to review. With about one-third of all childbirths occurring to unmarried women (National Vital Statistics Reports, 2003) it is important that we quickly add to our understanding of unmarried parents.

Also awaiting much more rigorous research is the effect of various kinds of interventions, both at the policy and legal level, and psychosocial programs, on divorced parents. As indicated above, there is a great deal of difference from jurisdiction to jurisdiction on the prevailing laws and legal practices (see Mahoney chapter), yet we know little about how these differences play out in terms of differences among the families. Similarly, a number of programs are being designed recently by professionals to assist parents and families, such as divorce parent education programs, but the research lags in well evaluating the effects of such programs (see Blaisure & Geasler chapter). Finally, we would also like to call attention to one of the most important, thorny and least understood questions: why some couples have relatively harmonious and amicable divorces and others experience enormous and enduring conflict. The level of interparental conflict is one of the most consequential variables of all in predicting both child and adult outcomes after divorce. It is the aspect of divorce that is most important to the broad variety of professionals involved in divorce: judges, lawyers, divorce educators and forensic mental health professionals. Not only is it crucially important, it is also immensely variable from family to family. What is not well understood is how couples arrive at the conflict levels they experience. What are the processes, what are predictors? Thus, one of the most important tasks for future research, in our view, is to formulate a coherent explanation of this "anatomy" of post-divorce interparental conflict. This endeavor would be most useful if it led to an efficacious intervention that would help to ameliorate conflict and defuse divorce. Such an intervention has so far been frustratingly elusive in work with divorcing parents.

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Table 1. Calculation of Short Term Relative Standard of Living for Average Income Noncustodial and Custodial Households, by Various

Criteria

| | | Average | | Average | | Ratio of |
|-----|---------------------------------------|--------------------|--------|----------------|--------|-----------|
| Row | Criterion | Noncustodial (NCP) | | Custodial (CP) | | NCP to CP |
| 1 | Income | 36,000 | | 24,000 | | 1.50 |
| 2 | Transfers (Child Support Order) | (9,000) | | 9,000 | | |
| 3 | Transfer Corrected Income | 27,000 | | 33,000 | | .82 |
| | | Divide by | Result | Divide by | Result | |
| 4 | Per Capita | 1 | 27,000 | 3 | 11,000 | 2.45 |
| 5 | BLS-LSB | .36 | 75,000 | .76 | 43,421 | 1.73 |
| 6 | BLS-LSB under-35 | .35 | 77,143 | .67 | 49,254 | 1.57 |
| 7 | Expert Panel | .54 | 50,000 | .80 | 41,250 | 1.21 |
| 8 | Poverty Threshold | .513 | 52,632 | .794 | 41,562 | 1.27 |
| 9 | Formula .65 | 1 | 27,000 | 1.767 | 18,680 | 1.45 |
| 10 | Formula .75 | 1 | 27,000 | 1.928 | 17,114 | 1.58 |
| 11 | Federal and state taxes | (8,556) | | 262 | | |
| 12 | After-tax Transfer Adjusted Income | 18,444 | | 33,262 | | .55 |
| 13 | Poverty Threshold | .513 | 35,953 | .794 | 41,892 | .86 |
| 14 | Formula .7 | 1 | 18,444 | 1.846 | 18,022 | 1.02 |
| 15 | Visitation Adjusted Poverty Threshold | .581 | 31,768 | .772 | 43,087 | .74 |
| 16 | Visitation Adjusted Formula .7 | 1.225 | 15,059 | 1.785 | 18,635 | .81 |