DIVORCED PARENTS' FINANCIAL SUPPORT OF THEIR CHILDREN'S COLLEGE EXPENSES

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Reliable, quantitative, and current information is needed to inform the policy debate about whether parents, most commonly noncustodial parents, should be compelled to provide support for their children's higher education. We report data from a large study of the financial support college students reported receiving from their divorced mothers and fathers in a state where such payment is completely voluntary. Mothers' and fathers' financial resources did not differ greatly; when these were statistically controlled for, mothers and fathers contributed remarkably similar amounts of college support. Among other findings, fathers contributed *more* proportionately than mothers in families that had joint legal custody but less in sole maternal custody families. Our findings suggest policies that will likely encourage more voluntary support for higher education from divorced families.

Keywords: divorce; fathers; college support; custody; visitation

> Dear Ann Landers: Our daughter "Mary" is 18 and just started to attend a state college. . . . Here is the problem: We live in Massachusetts. Mary told us that a law was passed recently that makes it mandatory for divorced parents to continue with child-support payments until the child is 23 if the child remains in college. Mary's boyfriend, who is a law student, told her she could use this law against us even though we are NOT divorced. His argument is that this law discriminates against children whose parents are still together. He seems certain if someone had the courage to test it, he or she would win.
>
> —*The Houston Chronicle*,
> January 10, 1995

At present, at least 21 states plus the District of Columbia have laws like that of Massachusetts that authorize (but do not *mandate*) the court to order financial support from divorced parents for their children's college expenses (Morgan, 1998). At least two others (Tennessee and Wisconsin) achieve the same end by the indirect means of requiring the noncustodial parent to establish a college trust fund while the child is a minor (Ellman, Kurtz, & Scott, 1998). These states have justified their intervention on the reasoning that by sanctioning the divorce, the state has allowed the children to be deprived of economic resources they would otherwise have had; thus, the state has a legitimate interest in compelling the parents to provide for their children's access to higher education (Ellman et al., 1998; Horan, 1987). As Ann Landers wrote in her reply, quoting Professor Sanford Katz, a family law expert at Boston College Law School, in explaining the Massachusetts law, "Because children of divorce are vulnerable, there are reasons for treating them specially and protecting them. In addition, divorcing parents give up certain rights over their children when they petition for divorce, and the judge takes over." Courts in these states have typically accepted this rationale and rejected suits from divorced parents claiming that those laws are unconstitutional because they do not apply to intact families and also suits (such as described in the letter to Ann) that attempt to require parents from intact families to provide college support (Ellman et al., 1998; Horan, 1987).

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The remaining states, however, are not persuaded by this reasoning and will not require divorced parents to support their children through college[1] on the ground that college students are no longer minors (since the Vietnam-era reduction of the age of majority from 21 to 18 years) and hence are not protected by the court.[2] Many rely also on the argument that parents and children should be treated the same whether in divorced or married families; to do otherwise would discriminate—either against divorced parents if only they are forced to pay against their will, or against children of married parents, as it appeared to Mary's boyfriend, if parents in intact families are the only ones with discretion not to pay (Ellman et al., 1998). Continues Ann Landers, "parents are ordinarily not responsible for an able-bodied child over the age of 18. . . . In an intact family, the parents are supreme, and the judge does not supervise the parent-child relationship."

Clearly, whether states can and/or should require parents to support their children through college to provide, as we will call in this article, "college expense support" remains highly controversial. It is our aim in this article to contribute to this debate by presenting some new relevant empirical findings.

One aspect of the controversy about which considerably more consensus exists across states concerns which of the two divorced parents should be compelled to pay. Almost all the states that will require college expense support from divorced parents will not require it from both parents,[3] just from the one ordered to pay child support, that is, the noncustodial parent—in 85% of cases, the father (Meyer & Garasky, 1993).[4] Presumably, there are two rationales for this. First, it is assumed that fathers have more financial resources to support a college education than do mothers. Second, it is assumed that the noncustodial parent, the one deprived of custody, will be much less likely to do so voluntarily and therefore needs to be coerced by court order.

The assumption that noncustodial fathers have more financial resources is supported by much research (e.g., Dodson & Entmacher, 1994; Duncan & Hoffman, 1985; Hoffman & Duncan, 1985; Sorenson, 1992; Teachman & Paasch, 1994; Weiss, 1984; Weitzman, 1985), although the degree of the disparity is a matter of debate (Braver, 1999, Braver & O'Connell, 1998; Peterson, 1996a, 1996b; Weitzman, 1996). Even the more moderate estimates of this disparity have been called into question for inappropriate methods and assumptions (Braver, 1999; Braver & O'Connell, 1998; Rogers, 1999). These analysts conclude that when appropriate adjustments concerning taxes and time and cost sharing of the children are included, the parents' postdivorce financial circumstances are very similar. In the present study, we assess the financial situations of both divorced mothers and fathers in our sample.

The assumption that noncustodial parents need to be compelled to provide college expenses whereas custodial parents will do so voluntarily is illustrated in a ruling from the Washington Supreme Court in 1978 that stated, "Parents, when deprived of the custody of their children, very often refuse to do for such children what their natural instinct would ordinarily prompt them to do."[5]

Weitzman (1985, p. 279) appeared to confirm this second assumption when she reported that Stanford students from divorced families in her 1983 class indicated that they looked more to their mothers than their fathers for support with their college expenses. By far the strongest arguments for the second assumption have come from Wallerstein and colleagues (Wallerstein & Blakeslee, 1989; Wallerstein & Lewis, 1998; Wallerstein, Lewis, & Blakeslee, 2000) in reporting data from a 25-year longitudinal study of 131 children whose parents divorced in the early 1970s and who attended college mostly in the early 1980s. Wallerstein reported that attending college was difficult for these children. In Wallerstein and Blakeslee (1989, p.156), they reported that barely 50% attended college, whereas they came from high schools in which 85% routinely did so. In Wallerstein et al. (2000, pp. 335-336), they reported that 57% achieved bachelor's or post–bachelor's degrees, versus 89% of children from a comparison group of intact families recruited after the fact. Wallerstein attributed the difference to lack of financial help from divorced parents. In Wallerstein and Blakeslee (1989), they reported that only 10% received full financial support from one or both parents, and in Wallerstein et al. (2000), they reported that only 29% received full or consistent partial support from one or both parents versus 88% among the comparison group. What is lacking, however, are any clear comparison figures on rates and amounts of financial support from divorced mothers versus fathers while taking into account each one's ability to pay. In Wallerstein and Blakeslee (1989), they reported, "Among fathers in our study who could afford to help with tuition, just over one-third helped their children" (p. 156), but no rates are given for mothers. Wallerstein and Lewis (1998) focused on a small ($n = 26$) subset of the original 131 children and reported that "not one" of the 26 fathers provided "full support" (p. 373), but most mothers provided "consistent although partial support . . . [sometimes] by mortgaging their homes . . . [generally with] great sacrifice" (p. 374). But it is difficult to make meaningful comparisons between the rates of "full support" from fathers and "partial support" from mothers. Nevertheless, Wallerstein and Lewis (1998) concluded that legislation like those in states mandating college support from fathers is "urgently needed" (p. 381), and their article was so influential that a Canadian Supreme Court justice was moved to write a complimentary response (L'Heureaux-Dube, 1998) urging that public policy makers pay close heed to Wallerstein's findings.

Wallerstein and colleagues' (Wallerstein & Blakeslee, 1989; Wallerstein et al., 2000; Wallerstein & Lewis, 1998) data have serious limitations as a basis for policy, we argue, and thus more data are urgently needed. First, their terms like *full support*, *partial support*, and *great sacrifice* are imprecise and subjective. Second, although they demonstrate that the college students in their sample suffered from limited financial help from their parents, they do not provide meaningful comparisons between help from mothers versus fathers. Instead, in their narrative they appear to assume that it was the fathers' help that was deficient. To the extent that both parents may be to blame, public policy directed only at noncustodial fathers would do college-bound children of divorce a disservice. Third, their sample's representativeness has frequently been called into question (Amato, 1994; Cherlin, 1999; Kitson & Holmes, 1992) because it was not selected randomly. Perhaps most important of all is the sample's age. All of the parents in the study (as in Weitzman's [1985] data set) divorced in the early 1970s. Thus, it is quite unclear how closely both of their findings might reflect more recent reality.

In particular, divorces occurring in the 1970s virtually always gave mothers sole custody and confined fathers to an infrequent visiting role. Joint custody was not even a possibility in California until 1979 and was not heavily used until years after that (Folberg, 1991). Current divorce practices thus differ greatly from those in effect then, and there is reason to think that these practices might affect the provision of college expense support when it is voluntary. For example, Nord and Zill (1997) found that fathers who had joint legal custody were far more likely to pay child support during the growing-up years. Braver et al. (1993) also found much greater child support payment (as well as visitation) among joint legal custody fathers, and they attributed the outcome to the fact that being awarded joint legal custody helped to give divorced fathers a sense of "parental enfranchisement." It is certainly plausible that similar "father-bond-enhancing" factors in effect only for more current cohorts of college-age students might also play a role in fathers' voluntary payments of college support.

In the present study, we determined whether divorced fathers contribute less college expenses support than divorced mothers do in a state where such payment is completely voluntary, and we did so with a large sample of state university students whose parents divorced in the mid- to late-1980s. We used the students themselves as the source of information about the support they received from each parent. However, we also obtained two additional and crucial types of data that have been unavailable in previous studies. First, we obtained students' judgments of each of their parent's income and standard of living to take into account differences in mothers' and fathers' ability to contribute to college expenses. It seems less disturbing when, for example, a mother who is a cashier contributes little than when, as Wallerstein and Lewis (1998) noted, "a well-paid professional or successful businessman" (p. 373) does so. Thus, if fathers' financial circumstances are substantially greater than mothers', even a finding that fathers paid as much as mothers in college expense support would still be cause for concern. But if fathers pay in the same proportion to their ability to pay as mothers do, there would be little justification for compelling only noncustodial fathers to pay college expenses.

Second, we examined whether parents' contributions differed according to custody arrangements and to other similar factors that plausibly would make both parents *want to* voluntarily support their children through college. These included legal custody status and residential custody arrangements. If such factors as more equitable custody arrangements are related to higher rates of unforced and voluntary payment of college support, then there would be rationale for favoring such arrangements because they continue to benefit children into the college years, in addition to or instead of relying on contentious court orders for college support.

METHOD

Data were collected at a large southwestern state university from students enrolled in the introductory psychology class in spring 2000. All 1,324 of the introductory psychology students present in class on the administration day were given a comprehensive research questionnaire sponsored by the psychology department, of which only a subset of questions relate to the current study. Students were instructed to answer the items discussed below only if their parents were divorced and to skip these questions if their parents were not divorced. The 368 students who completed these questions and whose parents were thus divorced represented 28% of the total. Although it is certainly possible that young adult children of divorce who end up going to this state university are a select sample of those whose parents divorce, it should be noted that the above percentage appears very nearly without bias (e.g., National Center for Health Statistics, 1990, Table 1-31.) For example, Bumpass and Sweet (1989) found that 31% of children whose parents are married are expected to experience parental divorce.

Of the 368 students from divorced families, 42% reported that the legal custody arrangement was sole maternal custody, 38% reported joint legal custody, 6% reported sole paternal custody, 9% reported some other arrangements, and 5% reported "don't know." Regarding tuition, 72% reported paying in-state tuition, and 28% reported out-of-state tuition. In 1999-2000, in-state tuition was $2,188 per year, and out-of-state tuition was $9,430. Books and fees were an additional $774 per year. From studies of ours on this population in other years, we estimate that about 25% of these students live at home with parents or guardians, 40% live on campus, and 30% live off campus with roommates. The remaining 5% live in fraternities or sororities or off campus alone. These rates do not differ, and in fact are nearly identical, for students from divorced versus intact families. The University Tuition Payment Office (personal communication, November 15, 2001) estimated that total costs in 1999-2000 for in-state students were $7,604 (living at home), $10,546 (living on campus), and $11,321 (living off campus) and for out-of-state students were $17,698 (living on campus) and $18,473 (living off campus).

MEASURES

The primary dependent variable to be analyzed was students' responses to the college expense support question, "How much money is your [mother's/father's] household (including new spouse, if any) contributing to your total college expenses (tuition, books, room and board, fees, etc.) per year?" Possible answers appeared on a scale from 0 to 9, divided into $1,000 increments, where 0 represented *$0*, 1 represented *$1-$1,000* and 9 represented *more than $8,000.*

Two measures of parents' financial condition were used. The first financial measure we term the "verbal description" question: "What is the financial situation in your [mother's/father's] household (including any new [husband/wife]) right now? The response scale ranged from 0 to 9 with the following categories: 0 = *complete poverty or welfare level*, 1 = *above poverty, but always struggling for necessities*, 2 = *sometimes struggle and sacrifice but there is enough money for occasional small extras*, 3 = *enough money to regularly have small extras*, 4 = *enough money for almost all small extras as well as very few big extras*, 5 = *enough money for all small extras as well as a few big extras*, 6 = *enough money to regularly have a fair number of big extras*, 7 = *enough money to have a lot of big extras*, 8 = *have all the extras we want but are not completely wealthy*, 9 = *very wealthy, never skimp*. "Small extras" were defined for them as "under $50, e.g., clothes, shoes, makeup, books," whereas "big extras" constituted "$500 or more, e.g., car, vacations, computer, electronics."

The second financial measure was a "best guess of household income" question. This question asked, "What is your best guess about how much income . . . your [mother's/father's] household (including new [husband/wife] if any) receives per year?" Response scales ranged from 0 to 9, where 0 = *$0-$20,000*, 1 through 8 represented $10,000 increments, and 9 = *more then $100,000*. Then students were asked to estimate how accurate they believed their guess about their parents' household income to be. This scale ranged from 0 to 9, where 0 = *exactly accurate*, 1 = *probably within plus or minus $5,000*, 2 through 8 represented $5,000 increments in the range of accuracy, and 9 = *have absolutely no idea*. Students were also asked about how many adults and children live in each of their parents' households, as well as how many children their parents' households support that live outside the households.

Students were also asked about what the legal custody arrangement was, with the major categories being "joint custody (both parents shared legal responsibility for you)" and "mother had sole custody (mother had legal responsibility for you)," as well as how much they had lived with both parents since their parents told them they were getting a divorce. The latter was measured on a scale from 0 to 8 where 0 through 3 read "lived with mother, saw father (minimally or not at all/some/a moderate amount/a lot)." The midpoint of the scale (4) read "lived equal amounts of time with each parent." The remainder of the scale (5 through 8) read "lived with father, saw mother (a lot/a moderate amount/some/minimally or not at all)."

Additional variables analyzed are described in the next section.

RESULTS

The key dependent variable to be analyzed in this article is the college student's response to the college expense support question. We first attempted to assess how realistic these reports were. In-state students reported that the combined support they received from their mother's and father's households was \$3,155,[6] and out-of-state students reported receiving \$7,799. These rates did seem to be realistic in relation to the expected amount of parental contribution that is calculated for those students who apply for financial aid. The university, like most state universities, does not consider the noncustodial parent's income when calculating the student's financial need and the expected contribution from the custodial parent. According to the Student Financial Assistance Office (personal communication, December 6, 2001), for the 1999-2000 academic year the average expected custodial parents' contribution for in-state students applying for aid was \$3,283 and for out-of-state students was \$4,760.[7]

Our initial analysis explored the extent to which this college expense support received, from both mother and father, was related to the parents' financial circumstances. The results concerning both the verbal description measure and the household income guess measure, as well as factors regarding the parents' expense needs, such as number of adults and children in their household and/or supported, are shown in Table 1, which reports both means (first and third row) and correlations with college expense support.

Table 1 discloses that mothers' and fathers' contributions are each moderately (and significantly, $p < .001$) related to the two primary indexes of that parent's economic condition. For mother's verbal description, $r = .37$; for father's, $r = .50$; for mother's household income guess, $r = .37$; for father's, $r = .55$. For the expense variables that plausibly qualify the income variable, such as the number of adults and children that income must support, generally smaller and nonsignificant associations with college expense support were found.

In what follows, we primarily use the verbal description of financial condition index,[8] which, in theory, takes into account all such qualifying expense matters to arrive at a single index of economic level largely observable by the college student.[9] However, every analysis to be reported below was repeated using the household income guess substituted for the verbal description of financial condition. In every instance, the pattern of results and the significant levels (although not presented here) remained unaltered by this substitution, which might be expected because the two indexes correlated very highly ($r = .73$ for mothers' financial condition, $r = .78$ for fathers').

Because economic circumstances of the parents' households would appear to be very influential in determining how much parents could and therefore should be expected to pay toward their children's college expenses, and because Table 1 confirms its association with actual college expense support, all remaining results in this article "correct" or "equate" or "control for" such economic circumstances. This equating is accomplished by the statistical technique that is fundamental to all modern data analysis, that of "partialling" or "covarying" out. In this case, we covaried out the verbal description of the respective parent's financial condition from that parent's contribution.[10]

MOTHERS' VERSUS FATHERS' COLLEGE CONTRIBUTION AS A FUNCTION OF LEGAL CUSTODY

Mothers' and fathers' contributions to college expenses, after equating for their respective financial condition, were compared in an analysis that also compared joint legal to sole

Table 1
Financial Circumstances in Indexes, Means, and Correlations With Amount of College Expense Support Provided

	Verbal Description of Financial Situation	Household Income Guess	Number of Adults in Household	Number of Children in Household	Number of Other Children (not in household) Supported	Accuracy of Income Guess
Father						
Mean	4.9	$71,333	1.69	0.73	0.67	Within plus/minus $16,850
Correlation with college expense support	.50**	.55**	–0.02	.11*	.28**	–0.12
Mother						
Mean	4.55	$60,304	1.79	1.17	0.57	Within plus/minus $11,450
Correlation with college expense support	.37**	.37**	0.03	0	.13*	–0.03

$^{*}p < .05$. $^{**}p < .001$

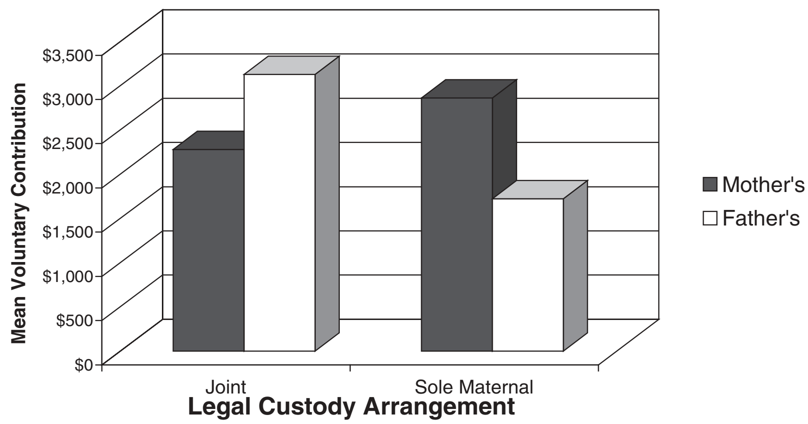

Figure 1. *Parents' voluntary contribution to their children's college expenses, after equating for ability to pay*

maternal legal custody families (students reporting that their father had legal custody, "other," and "don't know" were excluded from this analysis). This was accomplished with a mixed analysis of covariance (ANCOVA), with joint legal versus sole maternal custody as a between-subjects factor, mother's versus father's contributions to college expenses as a repeated-measures factor, and (verbal description of) mother's versus father's financial condition as a varying covariate (see Example 7 MANOVA, p. 818, SPSS, 1990; or Winer, Brown, & Michels, 1991, p. 832). We also controlled for in-state versus out-of-state tuition (because it is to some degree correlated with joint legal custody) by including it as a second between-subjects factor. The results yielded no significant main effect for mothers' versus fathers' contribution, $F(1, 251) = .13$, $p = 82$, implying that, aggregated over the two custody forms and tuition levels, mothers and fathers paid about the same amount after equating for financial condition. Mothers' average financial condition, although significantly lower than fathers', $F(1, 255) = 4.40$, $p = .04$, did not differ greatly in an absolute sense (an average of 4.68 for mother's financial condition versus 5.03 for father's condition,[11] indicating a slight difference in the overall modest number of "big extras" each household could afford), corroborating Braver's (1999) findings but opposing the prevailing wisdom (e.g., Duncan & Hoffman, 1985; Weitzman, 1985) that economically speaking, fathers gain greatly after divorce, whereas mothers' finances greatly deteriorate.[12]

There was also no significant main effect for legal custody arrangement, $F(1, 251) = 1.02$, $p = .31$, with the 135 joint custody families paying $4,918 (combined mother's and father's contribution) and the 122 sole maternal families paying $4,195, after equating or adjusting for the fact that joint custody families were significantly, $F(1, 254) = 17.77$, $p < .01$, more affluent (5.30 vs. 4.46). Most dramatically, there was a statistically significant interaction of Custody × Parent, $F(1, 251) = 11.54$, $p < .001$. This interaction is graphically displayed in Figure 1. As can be seen, when controlling for everyone's ability to pay, fathers who have joint legal custody pay nearly twice as much as fathers who do not, and they pay substantially more than mothers at the same financial level in joint custody families do. The reverse is true of mothers. Mothers who have sole legal custody pay more than those who have joint custody, and they pay more than fathers in sole maternal custody families pay.

We explored whether joint legal custody provides the same college support advantage for students whose parents were remarried. For example, it might be supposed that joint custody would have less of an association with college support among fathers who are remarried

Table 2
Financial Indexes, by Parents' Remarriage Status

	Neither Parent Remarried	Mother Remarried But Not Father	Father Remarried But Not Mother	Both Parents Remarried
N	108	53	69	60
Mean verbal descriptive of father's financial condition	4.69	4.81	5.28	5.18
Mean verbal descriptive of mother's financial condition	4.22	5.25	3.81	5.43
Mean college expense contribution of father's household ($)	1,944	2,896	2,348	2,425
Mean college expense contribution of mother's household ($)	1,949	2,991	1,696	2,442

because they now have a new family to support. Thirty-nine percent of the students' mothers had remarried, as had 44% of the students' fathers. The financial indexes for these four resultant groups are displayed in Table 2. ANOVA of financial condition showed that mothers' financial condition greatly improved, $F(1, 246) = 14.52$, $p < .01$, as a result of her remarriage, whereas fathers' improvement as a result of remarriage was not quite so dramatic, $F(1, 246) = 6.57$, $p = .02$. An analysis of the college support given, as always equating for financial condition, showed that parents' remarriage did not differentially affect the college support given (i.e., the only significant effects in the Mother's Remarriage × Father's Remarriage × Legal Custody Arrangement × In-State Versus Out-of-State × Mother's Versus Father's Support ANOVA were the main effect for in state versus out of state and the aforementioned Custody × Mother Versus Father interaction displayed in Figure 1).

MOTHERS' VERSUS FATHERS' COLLEGE CONTRIBUTIONS AS A FUNCTION OF RESIDENTIAL CUSTODY

We also examined support for college expenses by fathers versus mothers broken down by the three residential custody arrangements—primarily mother (76%), joint (equal amounts of time with both parents) (12%), or primarily father (12%)—with an ANOVA analogous to the one that generated Figure 1. As with joint custody, fathers who had either primary or joint residential custody paid $3,083, nearly double what fathers who did not have residential custody paid, as well as substantially more than any group of mothers. Mothers paid far more when they had primarily residential custody.

Other predictors of father's contributions in mother residential families. In the remaining analyses, we focus on the father's college expense support in only the predominant residential custody pattern—mother residential custody—of which, as noted, 76% of our sample and 85% nationally (Meyer & Garasky, 1993; Nord & Zill, 1997) reside. We do not report mother's college expense support in these analyses because mother's college support appears to remain relatively constant in the face of these remaining factors (except mother's financial condition). Father's support, however, is far more responsive to additional variables.

First is the extent of contact or access fathers were allowed to have with their child while she or he was growing up.[13] The following analysis, presented in Figure 2, controls for or equates for fathers' financial condition and in-state versus out-of-state tuition as before.

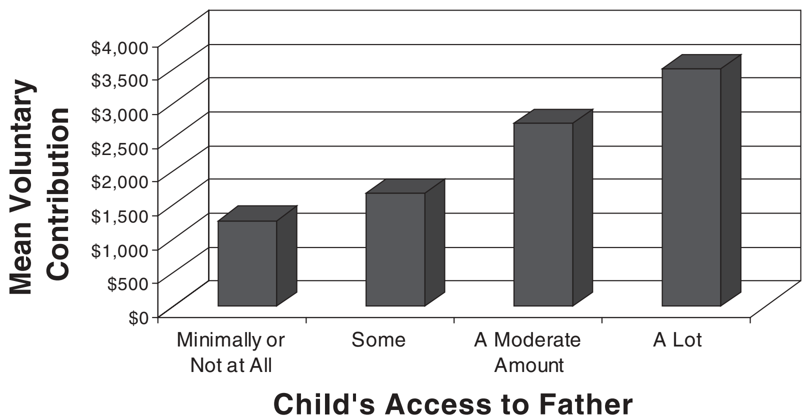

Figure 2. *Fathers' voluntary contribution to their children's college expenses, by father access arrangement, after equating for ability to pay*

However, it controls as well for legal custody arrangements, which allows us to assess the independent contribution of legal and residential custody to college support. (Legal custody did not have an independent effect.) Figure 2 presents the fathers' college expense support across access arrangements, from saw father *minimally or not at all*, through saw father *some* and *a moderate amount*, to saw father *a lot*. The "linear trend line" through these points had significantly positive slope, $F(1, 187) = 9.76$, $p < .01$, indicating that as the amount of contact the father was allowed to have progressed from one level to the next, the amount of college expense support increased by about $981 per year. There were no significant departures from the relationship being best described as a straight line, $F(2, 187) = .86$, $p = .43$; Braver & Sheets, 1993.

Next, we looked at the factor of the father feeling "parentally disenfranchised." Braver's research (Braver et al., 1993; Braver & O'Connell, 1998) has found that such a feeling—that the legal system or the mother has deprived the father of the right to act as a parent to the child, to participate meaningfully in the child's upbringing—accounts better by far than any other factor to explain child support payment. It seemed plausible, therefore, that this factor would predict voluntary financial support in college as well. In the current data set, this variable was measured by asking the college student, "How much do you think your dad has felt able to act like a father towards you" while you were growing up after the divorce? As always, fathers' financial condition (or ability to pay) was equated for. The results are displayed in Figure 3. The linear trend through these points had a significantly positive slope, $F(1, 294) = 30.95$, $p < .01$, indicating that as the father's perceived feelings of parental enfranchisement increased, so did the amount of college expense he paid. Again, there were no significant departures from the relationship being best described as a straight line, $F(7, 294) = .45$, $p = .87$.

Braver and O'Connell's (1998) findings also showed that a key determinant of father's parental disenfranchisement was the degree to which the mother welcomed versus precluded the father's involvement. In the current study, this factor was measured by asking the college student, "How much have you felt your mother has wanted your father to be a part of your life" while you were growing up after the divorce? The near-significant results, $F(1, 287) = 3.35$, $p = .07$, are shown in Figure 4. After equating for father's financial condition, each decrement in mother's desire for the father to be involved was associated with a decrement of

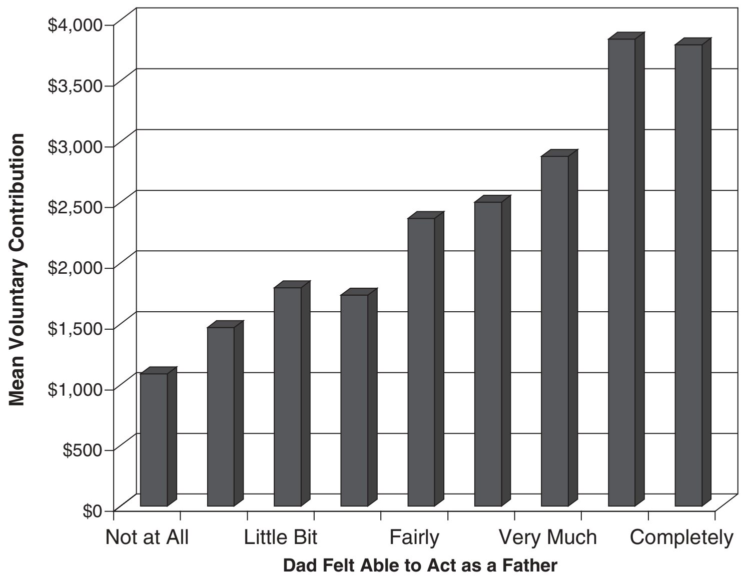

Figure 3. *Fathers' voluntary contribution to their children's college expenses, after equating for ability to pay, by level of parental enfranchisement*

$125 per year in the father's financial support for college. Again, there were no significant departures from the relationship being best described as a straight line, $F(7, 287) = 0.58$, $p = .77$.

Also shown in Figure 4 is the proportion of families at each level of mother's preference regarding father's involvement. As can be seen, appreciable percentages of college students detected that their mother wanted little or no involvement of their father in their lives.

Although the ingredients of mother's wishes concerning father's limited involvement are undoubtedly rich and complex and oftentimes legitimate, we were able to explore one interesting predictor in the present data set: parent's remarriage status. As shown in Figure 5, mothers most commonly preferred limited parental involvement in a certain one of the four possible remarriage scenarios: when the father had remarried but the mother had not. A contrast assessing this difference found a near-significant tendency in this direction, $t(311) = 1.80$, $p = .07$.

DISCUSSION

The findings were clear. When we took into account divorced mothers' and fathers' financial situations and their ability to pay for college expenses, we found that, by students' reports, mothers and fathers voluntarily contributed remarkably similar proportions of their financial resources to their children's college education. This occurred in a state that has no statute or case law holding parents to a duty to college support. The fact that we found that mothers and fathers contributed similarly to their children's college education seriously undermines the position that many states have adopted allowing orders for postsecondary educational support only from the parent who has paid child support, usually the father. It also seriously undermines Wallerstein and Lewis's (1998) recent call for more legislation

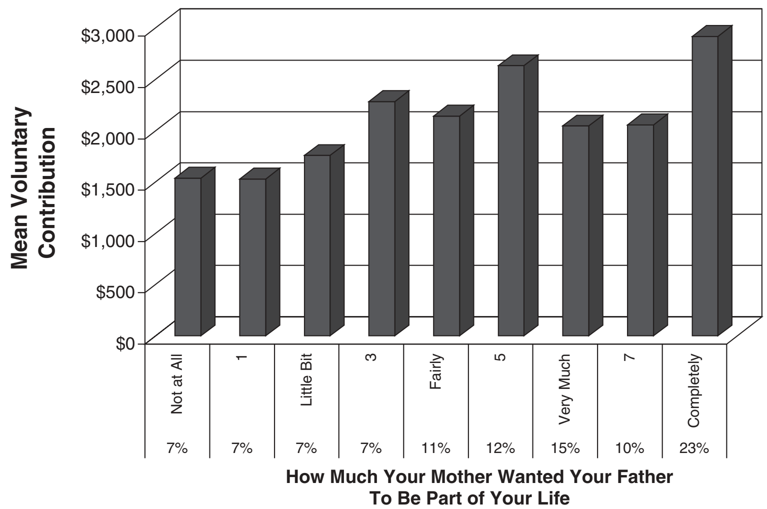

Figure 4. *Fathers' voluntary contribution to their children's college expenses, after equating for ability to pay, by how much mother wanted father a part of child's life*

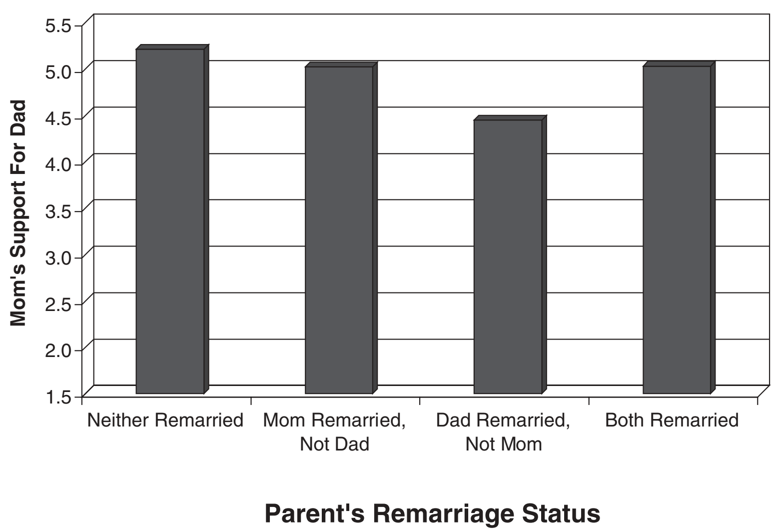

Figure 5. *How much child reports that mom wanted dad to be a part of child's life, by remarriage status*

aimed at ordering divorced fathers (but not mothers) to contribute to college expenses. Our findings clearly indicate that if it is deemed necessary to continue orders of financial support of children in divorced families into their college years, then such orders should apply equally to mothers and fathers.

However, we believe our findings have something even more important to say about processes that contribute to divorced parents' willingness to contribute to their children's college expenses. In about half of our families, fathers voluntarily contributed a significantly greater proportion of their financial resources to their children's college education than mothers did. In the other families, they contributed less. The same was true of mothers. We believe that the factors that distinguish these families are potentially tools that can be used by courts to encourage parents' continued educational support even in the absence of orders for support that will forever be controversial and appear discriminatory. In contrast, these factors may also work in reverse to discourage parents' contributions.

One dramatic factor was legal custody arrangements. Equal numbers of students were from joint legal as from sole mother custody. In joint custody families, fathers contributed more than mothers did, and fathers with joint legal custody contributed more than fathers without did. In sole maternal custody families, mothers contributed more than fathers did, and mothers with sole custody contributed more than mothers with joint custody did. A similar result was found for dual or father residential custody. Among mother residential custody families, controlling for legal custody, fathers' contributions steadily increased with the amount of access they had to their children, to the point that they contributed more than mothers, whereas mothers' contributions remained constant. These findings suggest that when either parent feels parentally disenfranchised (Braver & O'Connell, 1998) or that they have "lost" their child, they are likely to contribute less to college expenses. This occurs for mothers when the father has shared or primary residential custody—in other words, when the child does not live with her a majority of the time. It occurs for fathers when the child does not live with him a substantial or close to equal amount of time. The effects associated with legal custody status probably reflect greater proportions of disenfranchised mothers in joint legal and disenfranchised fathers in sole maternal custody families.

A potential problem in regarding both of these custody factors as causal for fathers is that "committed" fathers, the kind who requested and/or obtained these custody arrangements, may have been the very ones who would have paid more anyway, regardless of custody arrangements. There are several arguments against this "self-selection" possibility, however. First, the self-selection possibility implies that fathers for the most part had the residential custody arrangements they desired. But we know from previous work (Fabricius & Hall, 2000) on other recent cohorts of this group of students that students reported that fathers wanted more time with their children. This was especially true of fathers who saw their children minimally or not at all, some, and a moderate amount. The percentages of these fathers who their now-adult children judged to have wanted more time with them are 63%, 78%, and 78%, respectively. Second, it is difficult to imagine that fathers who were predisposed to contribute certain amounts sorted themselves into corresponding categories of access arrangements; yet fathers' contributions increased steadily across the categories of increasing time with their children.

Third, there were other factors outside of fathers' control that predicted their contributions. These included students' perceptions of how much the fathers felt parentally disenfranchised (i.e., how much the fathers felt "able to act like a father") and how much children thought mothers wanted fathers involved in their children's lives. When children thought that mothers wanted substantial father involvement, fathers contributed substantially more than otherwise. Both of these factors were also found to be very powerful predictors of child support by Braver and O'Connell (1998). They argued that fathers generally act responsibly when mothers and/or the "system" allows them to feel empowered to act as a father. When instead they feel disenfranchised, they are less likely to support their children voluntarily. In the present study, this result repeated itself for the entirely voluntary provision of college expense support. It was also noteworthy that a great many children perceived the mothers as being decidedly lukewarm about father involvement. Although it is likely that many mothers have good reasons for not wanting more father involvement, it also appears that some have unhealthy reasons (i.e., that the father has remarried but they have not), and there are a substantial number of cases in which mothers' desire for father involvement could increase without harm and likely with financial benefit from fathers' increased contributions.

For these reasons, it appears that the award of joint legal custody and residential custody arrangements that give more time with the father are probably properly regarded as *causal* factors that will promote fathers' greater voluntary financial contribution of their children's college expenses. An increase in the amount of time he actually spends with his children (which correlates only moderately with mother wanting him involved) would provide opportunities for enfranchisement (Braver & O'Connell, 1998) to grow, and joint legal custody would confer a tangible sanction on his status. The context of the early divorced family's custodial arrangements and mother's encouragement of father involvement can continue to have similar effects much later when college bills come due. It is especially noteworthy that fathers thus enfranchised voluntarily contributed *more* than mothers at the same income and standard of living level. The implication is that increasing numbers of fathers thus enfranchised will be a financial boon not only to students but to mothers as well, relieving them of some of their share of financial pressure for the children's college expenses. On the other hand, fathers without these circumstances, who presumably come to feel less enfranchised, contribute less than mothers. Importantly, however, these mothers do not in response contribute more to take up the slack, and so these students in families where they live with dad less, and in families where the mother wants a lower level of father involvement, receive less on the whole from their divorced parents than other students.

An additional finding of the present study is that mothers' and fathers' financial situations did not differ dramatically. This confirms, via a new source of information, namely, college students' reports of both their mothers' and fathers' financial conditions, previous analyses of more representative samples (e.g., Braver, 1999) that the financial effects of divorce are much more equitably distributed than previously believed between mothers and fathers.

Strengths of the study include the fact that we obtained these data from students themselves. Adult children of divorced families constitute an important but underused source of information about many aspects of their parents' divorces (Fabricius & Hall, 2000). In many cases, their perspective is valid in its own right, and in others like the present case, their perspective can serve as an alternative source of information to asking the parents. The students are unbiased about each of their parent's financial conditions and contributions, but of course they may not be entirely accurate. The qualitative financial condition scale that we devised surmounts many problems of accounting for income in relation to needs. Future research should involve obtaining financial data from parents to compare agreement from all three sources. It would also be important to obtain child support data from parents to be able to calculate standard income-to-needs ratios. None of these methods is perfect, but the more estimates we have, the nearer we can approximate the truth.

Future research should also attempt to replicate these findings with other samples from other colleges—in particular, parents of students in private schools where costs are likely to be much higher. Future research should also compare the amount of support students from divorced families receive from both of their parents with the amount students from intact families receive. This would provide a clearer assessment of the impact of divorce on children's ability to obtain a college education. Finally, we have no information on our subjects about the methods of dispute resolution their parents used or about the conflict levels, both of which might also affect college support.

It might be argued that many children from divorced families never made it into our sample because they never tried to go to college (knowing that their fathers would not support them). However, there are several counterarguments. First, the percentage of students in our sample from divorced families (28%) appears very nearly without bias, given that national surveys find that that 31% of children whose parents are married are expected to experience parental divorce. Second, the University, as do most state universities, considers only the custodial parent's income in determining financial aid. Third, for those students who applied for financial aid, the average expected custodial parent's financial contribution is low (for in-state students $3,283; for out-of-state students $4,760). Finally, the university admits students without regard to their financial need. Altogether, this suggests that our sample is not unduly biased toward divorced families in which fathers are more likely to contribute to college expenses.

We do know several things about this sample from previous research (Fabricius & Hall, 2000). Students lived mostly with their mother. Almost half saw their father minimally or not at all or only some of the time, as opposed to a moderate amount, a lot, or an equal amount of time as the mother. They wanted more time with their father, and so did their father, according to them. The present study suggests that fathers' reported desire for more time with their children, had it been fulfilled, would have been reflected years later in increased amounts of college support. Importantly, the present study also shows that a father's remarriage did not affect the amount of college support he gave. It might have been expected that the father's remarriage would cause him to feel conflicting loyalties between his new family and his previous children. This would be especially likely to occur after his children reach adulthood and begin to incur the expenses of college. But his remarriage was *not* found to affect the amount of his financial support, even though his remarriage does not tend to improve his financial situation very much. It also was true that a mother's remarriage did not affect her college contributions, even though in her case her financial situation improved considerably after remarriage. Thus, the picture that emerges is that divorced mothers' and fathers' continued voluntary support of their children through college is very much the same and relatively insulated from changes in other parts of their lives. This appears to be a powerful indication of the bonds that persist, not only between mothers and children but also between fathers and children, through divorce.

NOTES

1. Almost all of these states (except Alaska) will enforce a voluntary agreement between the parents concerning expenses for college (Morgan, 1998).

2. Almost all of these states (except Connecticut, Maryland, and New Mexico) do enforce child support past age 18 until the child finishes high school (Morgan, 1998).

3. One exception is Colorado, which provides that if college expense support is awarded, then child support is terminated and both parents are required by court order to contribute (Morgan, 1998).

4. For many divorced fathers, this seems ironically incongruous in view of the statement above that "divorcing parents give up certain rights over their children when they petition for divorce" because, in the vast majority of cases, it is the wife who decides on and initiates or petitions for divorce (Ahrons, 1994; Braver, Whitley, & Ng, 1993; Brinig & Allen, 2000; Brinig & Buckley, 1998; Buehler, 1987; Burns & Scott, 1994; Friedman & Percival, 1976; Gunter & Johnson, 1978; Kitson & Holmes, 1992; Pettit & Bloom, 1984; Zeiss, Zeiss, & Johnson, 1980), yet it is the father, the unwilling partner, who is the one that "gives ups certain rights."

5. *Childers v. Childers*, 89 Wash. 2d 592, 599, 575 P. 2d 201, 208 (1978).

6. In all the reported results involving dollar amounts described in this article, we adhere to the following convention: Correlations and mean differences tests are always conducted on the original scores themselves (e.g., the 0-8), but when mean values are reported, for greater interpretability, they are calculated on the "recodes" of the scores, generally recoded to the midpoint of the range limits (i.e., 40,001-50,000 was recoded to 45,000). Exceptions were

parental income, where the recode of "more than $100,000" was $150,000; and college expense support, where 0 was recoded to $0 and "more than $8,000" was recoded to $10,000.

7. The Student Financial Assistance Office reported that married parents' expected contributions were much higher ($10,529 and $16,396 for in-state and out-of-state, respectively) than unmarried parents' expected contributions were. However, students are selected for admission without regard to their parents' ability to pay or marital status (Undergraduate Admissions Office, personal communication, March 17, 2002).

8. It is common to compute an "income-to-needs" index, such as that employed by Weitzman (1985), Braver (1999), and Duncan and Hoffman (1985), to quantify rather exactly the parents' economic circumstances. Such an analysis divides the household income by a "per capita"–like household composition factor that is based on the number of children and adults in the household and simultaneously adjusts for economies of scale. Although this would have been desirable here, computation of such an index was actually precluded because of several features of the present data: (1) The college students often did not know their parents' income exactly and apparently guessed. When we asked how accurate they were in their best guess, the average response was "within plus or minus" $11,450 for mother's income and $16,850 per year for father's income. Fourteen percent of the responses were "have absolutely no idea." This degree of imprecision for a key part of an income-to-needs index mitigated against its calculation. (2) The highest income range category was "more than $100,000," and 17% of parents were estimated to be in that category. This is too large a group with too vague an income to obtain desired accuracy. (3) Although we know the number of other children supported, we do not know how much support was given to them. This restricted us in two ways: (a) The college student may have had minor siblings in one of the households for which child support was paid by the other parent, but if so, we do not know the amount of the support. This precluded us from the typical income-to-needs procedure of subtracting child support paid from the income of the paying parent and adding it to that of the receiving parent. (Note that in the question described verbatim in the Measures section in which we asked about household income, we inserted "including salary and any other financial income received on a regular basis, but excluding child support" where the ellipses appear.) (b) If a parent was supporting a child not in either parent's household, such as a sibling who was also in college (35% of parents were reported supporting such children, an average of 1.8 such children each), such support would properly be subtracted from the paying parent's income, but we do not know how much to subtract. (4) Taxes, which are substantially different between custodial and noncustodial households (Braver, 1999; Braver & O'Connell, 1998), ought to be subtracted from each parent's income to accurately gauge net income but are unknown here and inestimable. For all these reasons, an income-to-needs index, however desirable to gauge parents' objective financial circumstances, was not calculable here.

9. Although we believe it is a reasonable index, it is not without drawbacks. One drawback we see to this index is that it is rather subjective. Two respondents with objectively equal financial levels may report them at different levels in the verbal description scales. This concern is somewhat assuaged, however, because the college students report on both their mother's and father's financial situation verbally; thus the idiosyncrasies of a student's use of the index is held constant for such comparisons. A second drawback to the index is that households with the same income may have objectively different consumption patterns, one perhaps overspending and going into debt, another underspending and having substantial assets left over as a result. Thus, the household with the lower consumption pattern may in some instances actually have the higher financial capacity to support their college-age child. It is probably reasonable to assume, however, that differences in consumption patterns would average out across mothers and fathers in the sample as a whole.

10. In essence, the technique calculates, over all households, the relationship between financial condition and contributions to college expenses. Based on this regression equation, one calculates for each household the average (or "expected") college expense payment of households at their own particular income level. This amount is then subtracted from ("partialled" or "covaried" out of) the particular household's actual payment of college expenses to arrive at the household's comparative under- or overpayment. For example, fathers' households making $35,000 contribute an average of $920. A particular household at that income that actually contributes $1,500 might therefore be regarded as proportionately overpaying $580. In contrast, fathers' households that are at the high-income end, with income of $95,000, are estimated to contribute an average $3,244. A particular father's household at that income that actually contributes only $2,500 might be regarded as proportionately underpaying $744. So even though the second father's household is actually paying $1,000 more than the first, it is regarded in the analysis as proportionately paying $1,324 less ($744 + $580) because it could have afforded to pay so much more. In this way, we are correcting for financial ability to pay throughout.

11. The slight difference between the figures cited in the parenthesized statement and the analogous ones in Table 1 is due to excluding students in the former with an "unusual" custody form.

12. As Table 1 indicates, mother's and father's incomes diverge a bit more. This figure is misleading, however, because it does not account for child support paid, taxes, and so forth. See Notes 8 and 9.

13. In the previous sentence, we use the term *allowed to have* rather than a term such as *exercised* common in most divorce literature, advisedly, to counter the supposition that lesser degrees of contact occurred because that is what the fathers preferred or chose despite opportunity for much more contact. Previous analyses (Fabricius & Hall, 2000) with analogous samples divulged the finding that college students of divorced families indicated that their fathers wanted much more contact than they had, as did the students themselves. On the other hand, the students indicated that their mothers preferred the more limited contact that actually occurred.

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