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FACTORS AFFECTING POST-DIVORCE CHILD ADJUSTMENT
AND THE IMPACT OF FAMILY FINANCIAL STATUS

THESIS

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Deborah W. McGurk, B.S.

Denton, Texas

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Data from the National Survey of Households and Families were used to study the factors previous research identified as affecting post-divorce child adjustment. Responses from 358 divorced parents with custody of children under age 12 were analyzed. Special attention was paid to the effect of family financial status. The strongest predictor of problem behavior for both preschool children and school-aged boys was the amount of parent/child activity time. Older boys were also particularly sensitive to interparental conflict. Elementary-aged girls, however, were most affected by the presence of parental depression, which was found to be significantly associated with a decline in post-divorce family financial status. Only girls' problems showed a direct relationship with family income.

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CHAPTER I

INTRODUCTION TO THE STUDY

The rise in divorce rates since the 1960s has prompted a corresponding rise in concern over the well-being of children affected by divorce. Although the divorce rate has leveled off since the early 1980s, it nevertheless remains high. Nearly one-half of all recent marriages are still expected to end in divorce, and three out of every five divorces involve young children. In 1988, close to one fourth of all families with children under 18 were headed by a single parent, the majority of these the result of divorce (Glick, 1990). Clearly, large numbers of children in this country are currently affected by divorce.

The impact of divorce on children and identifying those factors which are most predictive in determining who fares well and who does not has become the focus of research over the past few decades. Earlier investigations of these issues took place when it was widely believed that divorce did not necessarily portend long-term negative consequences for children. Now, however, the common opinion is that many children are indeed negatively affected, and that these effects can often persist well into adulthood.

Over the years, the specific factors studied as possible determinants of post-divorce child well-being have

shifted as more evidence has been amassed. The most frequently studied factors can be grouped into the categories of parental absence, environmental factors, individual child characteristics, interparent hostility, and economic factors. Researchers are now beginning to appreciate that these factors do not operate in isolation, but instead interact with each other. This study examines several of these factors simultaneously along with the post-divorce family's financial status in an attempt to better understand how divorce affects children's emotional well-being.

It is reasonable to presume that a family's financial situation has more bearing on the individuals involved than just their ability to acquire goods and services. A significant decline in income, especially, could be expected to radically alter not only the social status of a family as a whole, but also the accustomed roles of individuals within that family. Typically, when a mother-headed family suffers a serious financial setback after a divorce, the most obvious role change occurs as the mother assumes a greater 'provider' role. She often either increases the number of hours (or jobs) worked or enters the labor market after years of homemaking. The result for the mother is often what can be termed 'role overload', since she must now carry the bulk (or all) of the financial responsibility for supporting her children in addition to the caretaking roles

that she typically previously assumed. But, beyond the additive effect of an increased number of roles, a single parent can also suffer role conflict since her new roles can sometimes impede the enactment of existing roles. For example, job responsibilities often interfere with a parent's time and energy available for children, a conflict which can be especially acute during a child's illness.

These kinds of role conflicts and role overloads, Sieber (1974) claimed, can be subsumed into Goode's (1960) theory of role strain. Goode defined role strain as a "felt difficulty in fulfilling role obligations." According to Goode, "we begin to experience strain, worry, and anxiety, or the pressure of others if we devote more time and attention to one role obligation than we feel we should, or than others feel we should." This strain and stress can be especially intense if the mother holds strong value commitments to a traditional mothering role (Goode, 1956, 1960). Wijnberg and Holmes (1992) also found that mothers with a "traditionalist" role orientation endured greater stress and role conflict following divorce than those who were more "career oriented."

In addition to a felt conflict between role obligations, Goode also argued that role strain occurred when an "individual's total role obligations are overdemanding." Sieber (1974), however, feels that Goode and others have taken a one-sided approach to what he prefers to call "role

accumulation." Sieber argues that there are certain rewards inherent in adopting multiple roles. Indeed, single mothers not infrequently refer to a new sense of competency when they step into a provider role for the first time. But, as Goode points out, some roles (such as mothering) are not as flexible as others which may be more easily delegated or dropped altogether if obligations become too overwhelming.

The effect of role changes is not limited to the adults in a divorce. Children, also, must attempt to adjust to their parents' changing roles. In most cases, not only must the children deal with their father's absence from the home environment, they are also frequently confronted with the decreased availability, both physically and emotionally, of the mother in the home. Moreover, children are often required to 'fill the gap' created by increased parental absence from the home, often assuming a more adult role in household tasks, and, for older children, in caring for younger siblings. Child/adult roles can also become more confused when one or both parents look to their children for emotional support. Johnston (1990) found that such role reversals are often associated with continuing interparental conflict in the post-divorce family. While this situation can occur regardless of financial circumstances, it perhaps becomes a more likely scenario when the custodial parent is under excessive financial strain.

The impact of economic issues on post-divorce child adjustment has received only sporadic attention in the social science literature. Moreover, studies investigating other possible determinants have frequently either failed to control for socioeconomic status or have failed to consider how the family's economic circumstances may be interacting with other factors under investigation. This study attempts to address this deficit by examining post-divorce economic factors in conjunction with other possible factors thought to be associated with child well-being following divorce. The existing literature on these issues provided direction for this study.

Review of the Literature

Economic Status of Children of Divorce

The post-divorce economic status of children and their custodial parent has been well documented over the last 20 years, although only some of the more important studies are highlighted here. Since approximately 90% of custodial parents are the mothers, most of the research attention has focused on these families. In 1984, the average annual income for single-parent families headed by women was \$11,732 compared to \$31,808 for two-parent families. At the same time, however, single-parent families headed by men averaged annual incomes of \$22,757. The difference in income levels becomes even more dramatic when income per

family member is inspected. Two-parent families and single-parent families headed by men averaged incomes of \$8,177 and \$9,103 per family member, respectively, whereas single-parent families headed by women averaged only \$4,251 per family member (Norton & Glick, 1986).

Weitzman (1985), a widely quoted source on the economic status of single mothers and their children, reported that the economic status of single-mother families declines an average of 73% following divorce, while non-custodial fathers have an average 42% rise in their standards of living. These dramatic figures have been disputed by Hoffman and Duncan (1988), who contend that the average drop in economic status for mothers and children is closer to 30%. But, despite disagreements over precise percentages, no one researching this subject would dispute the reality of a significant drop in economic status for most post-divorce single-mother families (Arendell, 1986; Espenshade, 1979; Day & Bahr, 1986; Weiss, 1984; Garfinkel & McLanahan, 1986; Wallerstein et al, 1988).

Garfinkel and McLanahan (1986) claim that the reasons for the drop in income and financial status are threefold: 1) Women earn less money in the labor force. They tend to be employed in lower-paying occupations. Moreover, many of these women are at a disadvantage because they have either been out of the labor force for years, or have worked only part-time while raising children. 2), Child support awards

rarely approach even one-half of the cost of raising children, even if it is paid regularly. Only one-half of awarded child support payments are actually paid in full, and almost 30% receive none. 3) For families who qualify, Aid to Families with Dependent Children payments are low, keeping many women below the poverty level.

Impact of Reduced Economic Status on the Family

Sudden drops in income due to divorce can have substantial effects on the living circumstances of single-parent families. Frequently, mothers, if they were not working previously, must obtain employment or increase the numbers of hours worked in an often futile attempt to make ends meet. Residential moves are common, resulting not only in a change of residence, but also frequently neighborhoods and schools (McLanahan & Booth, 1989; Arendell, 1986). Less income also commonly means less or no money available for children's extracurricular activities, and sometimes even the necessities of clothing, utilities and food (Arendell, 1986). In the longer-term, the predivorce higher educational plans for the children can become either unobtainable or radically modified after a divorce (Wallerstein & Blakeslee, 1989). Studies have also found post-divorce income level to be a factor in graduation rates from high school (McLanahan, 1985), as well as an important factor in the occupational attainment of sons in adulthood, regardless of socioeconomic status at the time of family

break-up (Greenberg & Wolf, 1982; Wadsworth & Maclean, 1986). This long-term economic effect for children has been shown to be only partially modified by the remarriage of the custodial parent (Wadsworth & Maclean; 1986), suggesting the presence of other mediating factors.

Factors Affecting Children's Well-Being

Recent research, especially those using a longitudinal design, have stressed post-divorce child well-being as more complicated than originally anticipated. Some researchers now view post-divorce child adjustment as the result of a complex interaction between multiple factors (Hetherington, 1989; Wallerstein et al, 1988). While this perspective may be intuitively attractive, it makes for a more difficult study, and relatively few studies have attempted to examine several factors simultaneously (Mednick, 1987; Demo, 1988). For the most part, possible determinants of child well-being have been investigated individually. In some cases, the economic situation of the post-divorce family has been observed to interact with the specific factor under investigation. But, in many studies, however, economic status has not even been considered.

The following is a summary of the major research on many of the individual factors that have been studied. The factors included are parental absence, characteristics of the child, interparental conflict, environmental factors, parental adjustment, and cumulative stress

Parental absence. One of the earlier factors investigated, parental absence has traditionally focused on father absence. This perspective views the loss of the father's daily presence in the home primarily in terms of his role in the socialization of children, particularly as a role model for sons. Studies which have found greater maladjustment for sons have sometimes pointed to this factor as a primary cause. Santrock and Warshak (1979), looking at both single-mother and single-father homes, found that both boys and girls exhibited more problems if residing with an opposite sex parent. Still others have argued that most of the problems for children stem not from father absence, per se, but more from the loss of his income (Herzog & Sudia, 1973; Colletta, 1979). But, after following a panel of children for 10 years, Wallerstein and Blakeslee (1989) found that the most devastating and enduring negative effects for children regarding parental absence occurred when the non-custodial parent's absence was interpreted by the child as a personal rejection.

Children's characteristics. Many studies have found that children's responses to divorce can vary by age and gender. Gender differences, especially, have been noted by several researchers. Hetherington (1989) observed more behavior problems for boys than girls after divorce. Other studies also found more academic performance declines for boys. (Wallerstein et al, 1988) Kalter (1989) noted that,

while maternal adjustment proved in his study to be the most important predictor of child adjustment, boys showed a greater negative reaction to observable maternal behavior, while girls were more affected by internal maternal states. While, on the whole, boys appear more negatively affected by divorce, Wallerstein and Blakeslee (1989) reported the presence of a 'sleeper effect' for girls. It wasn't until reaching early adulthood that many girls began exhibiting significant observable problems.

The effect of the child's age at the time of divorce on child outcome has also been investigated, but much remains unclear. It has often been assumed that adolescents are less affected by divorce than younger children. Adolescents, however, have been reported to be sensitive to status effects of economic hardship (Arendell, 1986) and negatively impacted by decreased parental supervision commonly accompanying divorce. Children who experience parental break up during the preschool years have been found to be more likely to commit delinquent acts as adults (Wadsworth & Maclean, 1986). Wallerstein and Kelly (1980), on the other hand, found more immediate negative reaction from elementary-age children. The dearth of longitudinally-designed studies has probably contributed to many uncertainties about the effect of age. Wallerstein (Wallerstein et al, 1988) emphasized the importance of this point. Many of the children she studied who initially

seemed to be coping well after a divorce, did not display significant problems until years later.

Other child characteristics have been observed as influencing post-divorce child adjustment. Hetherington (1989) found that an individual child's temperament may play an important part in influencing how he or she may react to divorce. In addition, it may also influence how the custodial parent may deal with a particular child while under the pressure of other post-divorce stresses.

Interparental conflict. The amount and endurance of hostility and conflict between some divorced parents has in recent years been shown to have a negative impact upon their children. This is especially true if the conflict has become chronic over the years. Sometimes used in battles between parents, children in these situations can exhibit increased anger initially (Walsh and Stolberg, 1989) and higher rates of depression in the longer term (Wallerstein & Kelly, 1980). Boys and younger children have been found by at least one study to exhibit more behavior problems when interparental conflict exists (Johnston, 1990). Despite the opinion of several researchers that interparental conflict is more damaging to children than the divorce, per se, consistent supportive parenting by at least one parent has been found to ameliorate its impact (Hetherington, 1989; Wallerstein & Blakeslee, 1989; Tschann et al, 1990). While the cause of these conflicts inevitably stem from multiple

sources, the reduced economic circumstances of divorced families can be at least partially responsible.

Environmental Factors. A range of factors can be grouped loosely together in a category termed environmental factors. Included are those that affect either the physical or emotional environment in which the child lives. Some have direct effect on the child, others more indirect. Usually these factors involve change of some sort in the family's living environment and can be termed stressors.

Perhaps one of the more observable changes that frequently occurs to children of divorce is a residential move. It has been observed that 38% of custodial families change residence within the first year following a divorce. For subsequent years, residential moves for single-parent families average 20% higher than two-parent families (McLanahan & Booth, 1989). The primary cause for these residential moves can be directly related to the reduced economic circumstances of these families (McLanahan & Booth, 1989; Arendell, 1986; Garfinkel and McLanahan, 1986). The impact of these moves on children can be more than just the change of a home. Neighborhoods and schools must also often be changed, with friends and former support systems disrupted. New living conditions are commonly more crowded and sometimes in less safe neighborhoods. While residential moves in and of themselves are stressful to families, when it is also perceived as a 'downward' move, both children and

adults can feel the stigma of status decline (Jones, 1988; Garfinkel & McLanahan, 1986; Weitzman, 1985).

Reduced financial circumstances also curtails children's opportunities for extracurricular activities. Not only can this exacerbate a child's sense of loss, it also reduces opportunities for outside support systems as well as valuable experiences useful in adulthood (Wallerstein & Huntington, 1983; Arendell, 1986).

Since many mothers must either enter the labor force or increase their working hours in an attempt to make up lost income, children must also adjust to another form of parental absence - maternal absence. New household responsibilities and roles are frequently expected of these children. While positive evidence of increased independence and competence because of these new roles for children has been found, a greater stress and sense of loneliness in these children has also been noted as these children try to cope in a radically different living environment of diminished support from both parents (Wallerstein & Kelly, 1980). In the longer-term, reduced maternal time in the home has also been found to be associated with diminished occupational attainment of sons in adulthood (Greenberg & Wolf, 1982).

The custodial parent/child relationship itself can also change under these circumstances, most particularly during the early post-divorce period. Parenting skills,

especially, have been found to be substantially compromised following divorce. Inconsistent discipline or the use of more authoritarian discipline techniques such as restrictiveness and 'demandingness' has been found by several studies (Hetherington & Cox, 1978; Colletta, 1979). A decrease in the ability of parents to adequately nurture their children during periods of economic stress has been found by others (Lempers et al, 1989). Recent research has amassed strong evidence that parenting skills and the quality of the custodial parent/child relationship are central, if not the most critical factors, to child well-being following divorce (Wallerstein, 1988; Hetherington, 1989; Walsh & Stolberg, 1989; Tschann et al, 1990). As such, the custodial maternal role may be described as a moderating role, buffering children from many of the possible stressful effects of divorce.

Parental adjustment to divorce. It would seem only logical that a custodial parent's ability to adequately perform this role would be dependent on that person's adjustment to the divorce themselves. A number of studies show strong links between the custodial parent's emotional status to both the quality of their parenting skills as well as their child's emotional adjustment. In Kalter's (1989) multi-factor study, custodial parental adjustment was found to be the strongest predictor of child adjustment. Most of the financially strapped single mothers Arendell (1986)

interviewed reported a change in their parenting approach due to stress. Other studies have found parental stress linked to antisocial behavior in boys through the use of inept, negative and inconsistent discipline practices (Forgatch et al, 1988). It has also been suggested that a single-mother's depression level influences her perception of her child's behavior, thereby affecting her parenting behavior and, consequently, the child's (Brody & Forehand, 1988).

While individual personality, no doubt, enters into a single parent's capacity to positively adjust to divorce, several more general factors have been identified which may significantly influence that capacity. Again, since most custodial parents are women, most studies have focused on this group.

A number of studies have found that the factor showing the strongest influence on a negative emotional state of the mother is her post-divorce economic situation. Garfinkel and McLanahan (1986) found that the unstable socioeconomic situation of a divorced family is closely related to multiple disruptions in their lives (such as income loss, change of employment, residential moves, etc.). These disruptions are a source of psychological stress for the divorced mother and commonly lead to clinical depression. Forty-four of the sixty formerly middle-class single mothers Arendell (1986) interviewed reported

frequent struggles with depression and despair, and almost all pointed to their economic hardship as their primary stress. Only 9 of the 60 had managed to recover financially over the subsequent years, and none of these 9 reported serious emotional changes.

Just which aspect of the economic situation most affects custodial parents' emotional states is unclear due to the differing definitions of 'economic situation' among studies. Colletta (1983) found that level of income was related to household stress, with total stress decreasing as income increased. Others have found that while level of income was important for parental adjustment, the source and stability of that income also played important roles and were related to a mother's sense of control over it (Pett, 1987; Pett & Vaughan-Cole, 1986; Duffy, 1989). A custodial parent's socioeconomic status was found by Thiriot and Buckner (1992) to be second to only a "general sense of well-being" as a predictor of post-divorce adjustment. Still others have reported findings that current income is not nearly as important to maternal psychological distress as is a drop in income after the divorce (Braver et al, 1989). In a study looking for a link between role strain and parental depression, Keith and Schaeffer (1980) found that link to exist for men. But for women, however, the strongest factor for depression was a negative comparative evaluation of their financial situation.

The role of a single mother's social support network in influencing her adjustment has also been investigated. Weinraub and Wolf (1983) found that single mothers were more socially isolated and received less emotional and parental role support than married mothers. While the amount of social support has been found to influence parental adjustment, the kind of support received has been found to be more predictive (Holloway & Machida, 1991). Studies which have compared both factors of social support and economic status have found conflicting results. Holloway and Machida (1991) found finances less important than the amount of support to maternal well-being, but Gerstal et al (1985) reported material conditions more predictive. At least two other studies have found the effects of both social supports and economic conditions to be mediated by the sex role orientation of the mother (McLanahan et al, 1981; Keith and Schafer, 1982). Keith and Schafer found that non-traditional role attitudes were linked to less depression in employed single mothers.

Cumulative stress as a factor. Several studies have examined the amount of stress in the household as a factor in both child and parental post-divorce adjustment. The total number of stressors has been found to be an important variable on parental adjustment, particularly those stressors relating to economic functioning (Buehler et al, 1985; Brody & Forehand, 1988). Children have also been

found to be directly affected by the extent of environmental changes, particularly with regard to child depression levels (Stolberg & Anker, 1983). Child behavior problems, however, were found more related to additional stresses on the custodial mother. At least two other studies have also found that children, although negatively affected by direct environmental stress, appear to be more seriously affected by stresses accumulating on the custodial parent (Hodges et al, 1990; Hodges et al, 1984).

At the time of divorce, decisions are made within the legal system regarding economic issues that impact children for both the short and long term. It is important for those making these decisions to have a full understanding of the ways and the extent to which children are affected by these decisions. Existing research suggests that the role economics plays in post-divorce child well-being may be especially important when interacting with other mediating factors. It is therefore essential to consider these factors when trying to understand the full economic impact of divorce. Although recent research has shown a much greater interest in looking at the interaction of multiple factors, with a few exceptions, these inquiries have involved small, homogeneous samples, making it difficult to fully analyze economic influence. To try to overcome some of these limitations, this study has used the data from The

National Survey of Families and Household (NSFH), a large and complex survey offering a rare opportunity to test the interaction of multiple factors within the same large representative sample. The specific research questions addressed in this study are:

1. Is problem behavior in children following a divorce significantly related to the economic outcome of a divorce?
2. Is a post-divorce decline in financial circumstances a better predictor of child behavior problems than current level of income?
3. Do economic factors impact post-divorce child adjustment directly, or is the effect primarily through mediating factors?

CHAPTER II

METHODOLOGY OF THE STUDY

Sample

The sample for this study was drawn from the respondents to the National Survey of Families and Households, a large survey conducted from 1986-1988. The survey, consisting of interviews and questionnaires, involved a nationally representative sample of over 13,000 respondents. Besides the main sample of 9643 respondents, certain segments of the population, such as single parents, were over-sampled for analysis purposes (oversample N = 3374). The subsample chosen for this current study was limited to divorced single parents who had primary custody of their children with at least one being under the age of 12. Only those single parents who were heads of households and were not cohabitating with another adult were chosen to preclude the effect of another adult in the household. A total of 358 such single parents were available, of whom 328 were women and 30 were men. This is comparable to the proportion found in the national population. Reports about children's problems came from these respondents; children were not directly assessed. If the respondent had more than one child, one focal child was randomly selected and data on child adjustment refer to this child exclusively. These

focal children were almost equally divided in number between girls and boys and ranged in age from less than 1 to 11 years old. For much of the analysis of this study, the children were separated into two groups; pre-school (0 to 4 years) and school aged (5 to 11 years). In all, there were 108 pre-school children and 250 school-aged children.

Variables

Dependent Variable

Child Problem Behavior, the dependent variable, was measured by an index comprised of seven questions from the NSFH that were asked of custodial parents about their focal child. These questions addressed several areas of potential child problems, ranging from emotional and social adjustment to overt behavior problems. Respondents were asked how frequently certain characteristics described this particular child. The attributes focused on included cooperation, responsibility, cruelty, anxiety, anger, depression, and cheerfulness. (See appendix for specific questions.) Each individual question could be answered, "Often true" (2 pts.), "Sometimes true" (1 pt.), or "Not true" (0 pt.). Some questions had to be recoded so that negative behavior would result in a higher point value. Totaling points for all seven questions for each case resulted in a Problem Index score with a possible range of 0

to 14 points. Higher index scores were indicative of higher levels of reported problems for the children.

Independent Variables

Family financial status. The primary independent variables address two different aspects of a family's post-divorce economic situation, current income and change in financial situation, if any, since divorce. Current income measured total household income from all sources as reported by the respondents. This included any job earnings, child support alimony, welfare payment, and investment income. The post-divorce change in a family's financial circumstance was estimated by a question asked of the custodial parent regarding how their current financial situation compared to their predivorce situation. Possible answers to this question included "Much Worse", "Somewhat worse", "Same", "Somewhat Better", and "Much better". The answers were valued on a scale from 1 point for "Much worse" to 5 points for "Much better".

Other Independent Variables

Included in this analysis are a number of variables that represent factors that could either mediate the effects of economics or exert their own direct influence on child well-being. These particular factors were suggested in the literature as associated with post-divorce child well-being.

Parental adjustment. This factor was measured by an index comprising a series of questions asked of the

custodial parent regarding the frequency of their experience with certain symptoms of depression. Symptoms concerned with included appetite, concentration, anxiety, loneliness, sleep disturbances, and general sadness. In all, 12 aspects of depression were described and respondents were asked how many days the previous week were these symptoms experienced. Possible answers ranged from 0 to 7 days. A depression level score for each respondent was obtained by totalling the points for each symptom. Higher scores reflected a greater propensity for depression.

Interparental conflict. This variable, also an index, measured the amount of conflict reported by the custodial parent between the divorced parents over child related topics, such as child support, custody, visitation, and parenting techniques. In all, six questions were asked of the custodial parent regarding the presence of conflict with the non-custodial parent over these sorts of issues. Possible answers included "None" (0 points), "Some" (1 point), and "A great deal" (2 points). Points were totalled to form the index, with 12 being the maximum score. Higher scores were indicative of higher levels of interparental conflict. Only those respondents who actually had contact with their former spouse were included in this index.

Activity time with custodial parent. This index measured the amount of time the custodial parent spent doing particular activities with their focal child. It was hoped

that this index could be at least a partial indication of the quality of the parent/child relationship. After describing an activity, i.e., "Reading to your child", six possible answer choices were given, ranging from, "Never/rarely" (1 point) to "Almost everyday" (6 points). Two separate indices were constructed, one for children less than 5 years of age and one for children 5 to 11 years old since activities can differ substantially for the two age groups. The index for the younger children was comprised of three questions concerning time a parent and child spent reading, playing, or on outings together. The index for the older children was made up of four questions and concerned the time spent together in activities at home and away, in private talks, and doing homework. The maximum index score for the younger children was 18, and the maximum score for the older children was 24. Higher scores indicated a greater level of parent/child interaction.

Visitation with non-custodial parent. This variable measured the frequency of contact the focal child had with the non-custodial parent as reported by the custodial parent. When asked how frequently their child had seen the non-custodial parent in the last year, possible answers included, "Not at all" (1 point), "About once" (2 points), "Several times" (3 points), "1-3 times a month" (4 points), "About once a week" (5 points), and "Several times a week" (6 points).

Parental support system. Another index, this variable attempted to measure the relative presence or lack of social support from any source reported by custodial parents. Custodial parents were asked if they received help from any source, whether friend, relative, or paid help, in five different areas. The areas focused on included child care, transportation, repairs, housework, and advice or moral support. If any one helped them, they received one point, if no one, 0 points. Points were totalled to form an index. Total possible points ranged from 0 to 5, with 5 representing the greatest amount of support.

Control Variables

A number of other variables were also examined or used as controls. These, also suggested by the literature, included the child's gender and age, the gender of the custodial parent, and the elapsed time since the divorce.

Procedures

This study attempted to discover any association between a family's post-divorce economic situation and child well-being, both directly and indirectly through intervening factors. Analytic techniques involved generating Pearson's r correlations, cross tabulations, T-tests, and multiple regression analysis for all variables.

Limitations

Although the NSFH presented a unique opportunity to test multiple factors within a single large sample, problems inherent in using secondary data were nonetheless present. Measurements for certain factors were less specific than preferred. For example, a more precise measure of post-divorce change in economic circumstances would have been preferred to the question ultimately used for this factor in this analysis. Moreover, certain important factors were only partially represented, such as a direct measurement of the parent/child relationship. It is reasonable to assume (and research supports), however, that a parent's emotional status would have direct bearing on the quality of that relationship. That factor in this study is measured by the parent depression index. In addition, the Parent/Child Activity Index should also indicate at least a part of the parent/child relationship.

This study used a cross-sectional design, although some questions were of a retrospective nature. It was hoped that controlling for the elapsed time since divorce might help to alleviate at least some of the limitations of a cross sectional study. Nevertheless, the large size and breadth of the NSFH data provided a good opportunity for exploring the interaction of a number of the multiple factors possibly influencing post-divorce child well-being.

CHAPTER III

FINDINGS OF THE STUDY

Previous research, which had found substantial differences between the lives of custodial mothers and custodial fathers, was confirmed here. An examination of the means of a number of research variables reveals several clear differences between the men and women custodial parents. This profile is shown in Table 1. One of the more striking differences between the genders to emerge was a disparity in annual family income. The average annual income for women-headed families was \$13,225, roughly 59% that of the average custodial father's income of \$22,295. At the same time, the women also averaged more children per household. This had the effect of lowering their annual income per family member (\$4990) to only 52% that of the average custodial father's family (\$9437). The disparity of average annual income between men-headed single-parent families and women-headed single-parent families found in this study is remarkably similar to those reported by Norton and Glick (1986), suggesting the representativeness of this sample. The only difference was that women in this study averaged about \$1500 more in annual income than that found by Norton and Glick. The limitation of this study to divorced single-parents instead of all single-parents as

Table 1

Means of Selected Variables by Gender of Custodial Parent

| Variable | <u>Women</u> (<u>n</u> =328) | <u>Men</u> (<u>n</u> =30) |
|------------------------------------|----------------------------------|-------------------------------|
| Age | 32.5 | 33.9 |
| Education Level (years) | 12.62 | 13.06 |
| Persons Per Family | 3.02 | 2.46*** |
| Annual Family Income | \$13,225. | \$22,295.*** |
| Family Income Per Person | \$4990. | \$9437.*** |
| Time Since Divorce (months) | 61.9 | 46.06*** |
| Change in Finances ^a | 3.11 | 3.26 |
| Child Problem Index Score | 4.46 | 4.0 |
| Depression Index Score | 21.14 | 11.73*** |
| Conflict Index Score | 2.35 | 1.75 |

Note. Source: National Survey of Families and Households; see "Sweet, J." in References. T-tests used to test variation in means.

^a3 = 'Same'.

*** $p < \text{or} = .001$.

Norton and Glick had, might help explain this difference. It is somewhat surprising, however, that there was not a greater increase in average annual income with only formerly married persons under consideration. It is also interesting to note that this gap existed between men and women despite no significant differences in their age or education level.

No real difference between the sexes showed up, however, regarding a change in financial circumstances following divorce. In this sample, the majority of both men and women had been able to maintain a financial situation comparable to their predivorce status. Forty percent of women claimed to be worse off financially relative to their predivorce financial situation. This finding would seem to contradict the bulk of research which has found a substantial drop in women's post-divorce financial circumstances (Arendell, 1986; Garfinkel & McLanahan, 1986; Weitzman, 1985; Hoffman & Duncan, 1989). One possible explanation for this difference may lie in the fact that the elapsed time since divorce for the women in this study averaged 62 months, perhaps allowing some women time to recover financially. This would be especially more likely for those respondents whose incomes had been fairly low while married.

Little difference between men and women respondents appeared in their child's Problem Index scores. The mothers in this sample reported only slightly higher problems for

their children than the fathers. The mothers did, however, average almost 10 points higher on the Parental Depression Index. Women also reported a somewhat higher level of conflict with their ex-spouses than the fathers, though these figures did not prove to be statistically significant using a T-test. The only other significant difference to emerge was the elapsed time since their divorces. The custodial mothers had, on average, been divorced almost 62 months at the time of this survey. Fathers averaged 46 months or almost 16 months less than the mothers.

Table 2 shows the means of variables when the children's age and gender are controlled. Again, T-tests were used to test the significance of variations. Few, if any, unexpected differences appeared between the two age groups. As would be expected, the average parent's age and time since divorce were lower for the younger age group. Even a lower average annual income for the younger families (\$10,967 compared to \$15,562) was not surprising. The parents of the younger children did, however, report higher average Problem Index scores for their children (4.78 vs 4.27). This is different from Wallerstein and Kelly's (1980) study which found more immediate negative reaction from elementary-aged children. Parents of the younger children also reported a higher incidence of interparental conflict (2.73 vs. 2.09). Neither of these findings, however, tested statistically significant.

Table 2

Means of Selected Variables by Age and Gender of Focal Child

| Variable | Ages 0 to 4 (<u>n</u> =108) | Ages 5 to 11 | | |
|------------------------------|---------------------------------|--------------------------|---------------------------|--|
| | | Boys (<u>n</u> =123) | Girls (<u>n</u> =123) | Total (<u>n</u> =250) ^a |
| Parent's Age | 29.34 | 34.16 | 33.95 | 34.09 |
| Annual Income | \$10,966 | \$15,643 | \$15,485 | \$15,562 |
| Annual Income Per Person | \$4,213 | \$6,002 | \$5,864 | \$5,930 |
| Child Problem Index Score | 4.78 | 4.35 | 4.19 | 4.27 |
| Interparental Conflict Index | 2.73 | 2.2 | 1.99 | 2.09 |
| Parental Depression Index | 21.31 | 22.03 | 18.04 | 20.05 |
| Time Since Divorce (mos.) | 43.58 | 69.23 | 65.32 | 67.27 |
| Parent/Child Activity Index | 14.29 | 26.75 | 27.57 | 27.16 |
| Visits Other Parent | 3.57 | 3.47 | 3.52 | 3.5 |

Note. Source: NSFH.

^aFour missing variables.

Virtually no difference appeared between the age groups in the amount of contact the child had with the non-custodial parent. In addition, since the scales for the custodial Parent/Child Activity Index differed for the two groups, no comparison between these two was possible.

Parents of the younger children scored slightly higher, on average, on the Parental Depression scale than parents of the older group, but the gender of the older children seemed more associated with this index's variation than age. The parents of the boys in this sample averaged higher depression scores (22.03) than the parents of girls (18.04; $p = .09$). The parents of girls in this sample were also slightly more likely to report fewer child problems, lower interparental conflicts, and higher interaction between themselves and their child as well as between their child and the non-custodial parent. But none of these varied enough to test statistically significant.

When children with the highest Problem Index scores were compared to children with the lowest scores on a number of factors, more variation materialized. Table 3 shows a profile of characteristics for children divided by their age group as well as their scores on the Child Problem Index. "Low scores" included those who scored less than four on the Problem Index, and "High Scores" included those who scored greater than eight. Children with moderate scores were not used in this analysis. All significance levels (T-tests)

Table 3

Means of Selected Variables by Focal Child's Score on
Problem Index

| Variable | Ages 0 to 4 | | Ages 5 to 11 | |
|----------------------------------|----------------------------------|----------------------------------|-----------------------------------|-----------------------------------|
| | Low Scores (<u>n</u> =32) | High Scores (<u>n</u> =9) | Low Scores (<u>n</u> =115) | High Scores (<u>n</u> =28) |
| Child's Age | 3.2 | 2.6 | 8.14 | 8.75 |
| Child's Sex | 1.59 | 1.5 | 1.47 | 1.37 |
| Custodial Parent's Sex | 1.88 | 2 | 1.92 | 1.93 |
| Annual Income Per Person | \$5,203 | \$3,393 | \$6,640 | \$3,928** |
| Parent's Education | 13.28 | 12 | 12.87 | 12.46 |
| Parent/Child Activity Index | 14.89 | 11.33* | 19.03 | 17.44 |
| Parent Depression Index | 19.84 | 27.44 | 15.7 | 28.82** |
| Interparental Conflict | 3.05 | 3.14 | 1.53 | 2.7 |
| Change in Financial Status | 3.12 | 3.63 | 3.31 | 3.33 |
| Time Since Divorce (mos.) | 44.6 | 28 | 65.7 | 57.64 |
| Visits Other Parent | 3.13 | 4 | 3.4 | 3.22 |

Note. Source: NSFH.

*p < or = .05. **p < or = .01.

reported refer to the variation between the low and high scorers within an age group and not between the age groups themselves.

For children less than 5 years old, only two characteristics tested significant. One of these was the sex of the custodial parent. The custodial parents of the high scorers in this age group were all mothers. The second was the amount of time the custodial parent spent with their child engaged in various activities. Those children who were scored low on the Problem Index were significantly more likely to have spent more time with their parents (14.89) in these activities than those who scored in the highest levels (11.33; $p = .03$).

Several additional factors, although not statistically significant, did come fairly close. In this sample, the younger children did average slightly higher problem scores, and within that younger group, age may have been a factor in problem behavior. Those children who scored low on the index were an average of 3.2 years, while those who scored in the high range averaged 2.5 years of age. It is quite possible that the higher level of reported problems for the latter group could be due at least in part to a developmental stage referred to commonly as the 'terrible twos'.

In this sample, 'High' problem children were more likely to be younger, have less family income per person,

have custodial parents with less education and higher depression levels, see their non-custodial parent more frequently, and to have experienced divorce more recently than those who exhibited lower levels of problem behaviors. Interparental conflict was not found here to be a significant factor for young children, contrary to Johnston's (1990) finding that problem behavior for young children increased in the presence of interparental conflict. Other factors that seem to have little if any association with child well-being for this age group include the sex of the child and a change in the family's financial status following the divorce.

Stronger associations appeared for the older children. One of the strongest was found for family income per person. Children with fewer problems lived in families who averaged almost twice as much family income per person (\$6,640) as those children who scored higher on the Problem Index (\$3,928). Children with more problem behaviors were also more likely to live with a custodial parent who was depressed than a child in the lower problem group. Children in the 'High' problem group had a custodial parent who averaged 28.82 on the Depression Index, whereas the parents of the 'Low' problem children averaged only 15.7 on that scale.

As with younger children, several factors did not achieve significance for this sample, but they did approach

it. In this sample, children in the higher problem group appeared more likely to be exposed to interparental conflict than those in the less troubled group. Their custodial parents also averaged a slightly lower level of education. Factors that did not appear to be at all associated with the level of reported child problems for this sample included the age of the child, the sex of the child, the age of the custodial parent, a change in financial status, the length of time since divorce, and the amount of time the child saw the non-custodial parent. Unlike the younger children, activity time spent with custodial parent did not appear at this time to be much associated with the Child Problem score level. Like the younger children, however, all children in the higher problem group lived with their mothers.

Tables 4 and 5 show the direct relationship between Child Problem Index scores and a family's financial circumstances. Table 4 breaks down categories of annual family income per person by whether a child scored in a low, moderate, or high level on the Problem Index. 'Low' scores were those which totalled 3 or less, 'Moderate' scores included 4 through 8, and 'High' scores ranged from 9 to 14. When based on uncollapsed data, this relationship did not prove significant for children less than five years of age. Nevertheless, a slight trend did appear for this relatively small sample in the table. All of the children that scored in the highest level of the Problem Index occurred in the

Table 4

Child Problem Score Level by Annual Per Person Family Income

| Child Problem Score Level | Annual Family Income Per Person | | | | Pear- son's r^a |
|--------------------------------|---------------------------------|---------------|-----------------|--------------|------------------------|
| | 0 - 4999 | 5000- 9999 | 10000- 14999 | 15000+ | |
| Ages 0-4 | | | | | - .07 ($p = .5$) |
| Low | 34 | 21 | 86 | 0 | |
| Moderate | 59 | 71 | 14 | 100 | |
| High | 8 | 8 | 0 | 0 | |
| Total % (\underline{n}) | 100% (42) | 100% (27) | 100% (15) | 100% (12) | |
| Ages 5-11 | | | | | - .14 ($p = .03$) |
| Low | 42 | 37 | 65 | 50 | |
| Moderate | 45 | 56 | 32 | 50 | |
| High | 14 | 7 | 3 | 0 | |
| Total % (\underline{n}) | 100% (82) | 100% (72) | 100% (46) | 100% (50) | |

Note. Source: NSFH.

^aPearson's r correlations based on uncollapsed data.

lowest income groups. Children from families with income greater than \$10,000 per person all scored in the low or moderate levels.

A somewhat stronger relationship emerged for the older children ($r = -.14$; $p = .03$). Like the younger children, the 'High' problem level follows the clearest trend. As Table 4 illustrates, the less family income per person, the more likely a child scored in the highest Problem Index level. In fact, with the exception of one child, all children who were scored in the 'High' level were from families whose per person family income was less than \$10,000, with the vast majority of these less than \$5,000. Fourteen percent of children with per person incomes of less than \$5,000 were reported to have a high level of problem behaviors compared to 0% for children from families with per person incomes of greater than \$15,000.

Like the younger children, no clear linear trend appeared between income and the low and moderate index scores for the older children. For both age groups, however, the highest percentage of the lowest scores occurred in families whose per person incomes ranged from \$10,000 to \$14,999. In this income group, 86% of the younger and 65% of the older children scored in the lowest level for child problems. If this data is representative, perhaps the relationship between child problems and income is not a linear one. It may be that increased income is

conducive to child well-being up to a certain point, and that after that point, certain other factors become more pronounced. For example, higher income careers become more demanding, or working a second job can take time away from time with the children. At any rate, exactly why low income would be associated with increased problems for children is not clear from this study.

Table 5 displays a cross tabulation between Child Problem Index score level and a family's relative post-divorce financial situation. Tests of significance were based on Pearson's χ^2 and used uncollapsed data. Neither tests on younger or older children's results proved statistically significant, and correlations for both were low. But, for the older children in this sample, there was a sizable difference in the percentage of lowest reported problems between those who had maintained their standard of living and those who had suffered a decline. Only 37% of those families who had experienced economic decline reported few problems for their child, while over half (56%) of economically stable families did. Almost no difference emerged between these two groups in the percentage of children with higher Problem Index scores. If representative, this suggests that, while financial setback might not determine problems for older children, economic stability is at least conducive to fewer problems.

Table 5

Child Problem Score Level by Change in Financial Status
After Divorce

| Child Problem Score Level | Change in Financial Status | | Pearson's r^a |
|------------------------------|----------------------------|-------------------|------------------------|
| | Worse | Same or Better | |
| Ages 0-4 | | | .06 ($p = .6$) |
| Low | 33 | 34 | |
| Moderate | 59 | 54 | |
| High | 7 | 12 | |
| Total % (<u>n</u>) | 100% (27) | 100% (50) | |
| Ages 5-11 | | | -.035 ($p = .62$) |
| Low | 37 | 56 | |
| Moderate | 56 | 35 | |
| High | 7 | 9 | |
| Total % (<u>n</u>) | 100% (76) | 100% (117) | |

Note. Source: NSFH.

^aPearson's r based on uncollapsed categories.

The younger children in this sample offered an opposite outcome. The low Problem scores were almost identical between the two groups, but a greater percentage of economically stable families reported a higher level of problems for their young children than those families who had suffered a financial setback. The reliability of this finding, however, is suspect since statistical significance was not achieved. On the other hand, if representative, this result would indicate that a family's financial decline would have little or no negative impact on very young children.

Table 6 shows correlations for Child Problem Index scores and the two economic factors with other possible contributing factors. None of these other factors were found to be significantly associated with the Problem Index scores for the younger children. Two factors, however, came close. The amount of time the custodial parent spent in activities with their child here appeared to be negatively associated with higher Problem scores. On the other hand, in this sample at least, a positive association emerged for young children's problem behavior and increased visitation with the non-custodial parent ($p = .06$). The young children of this sample, however, appeared to be only slightly impacted, if at all, by either interparental conflict or the custodial parent's depression level.

Table 6

Correlation Matrix with Other Possible Contributing Factors

| | Problem Index Score (Ages 0-4) | Problem Index Score (Ages 5-11) | Annual Family Income | Change in Financial Status |
|--------------------------------|--------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Parental Depression | .07 (95) | .26*** (248) | -.04 (316) | -.24*** (279) |
| Inter- parental Conflict | -.04 (63) | .27*** (158) | -.11 (211) | .01 (225) |
| Parent/ Child Activity | -.22 (57) | -.17** (245) | .07 ^b -.02 ^c | .19 ^b -.00 ^c |
| Visits Other Parent | .19 (91) | .03 (245) | .04 (311) | -.13* (275) |
| Time Since Divorce | -.07 (95) | .02 (246) | -.10 (315) | .13* (279) |
| Parent Support Network | -.00 (93) | .10 (237) | .14* (305) | -.01 (277) |

Note. Source: NSFH.

^aVariations in counts due to missing values for some cases.

^bFor children 0-4. ^cFor children 5-11.

* $p < .05$. ** $p < .01$. *** $p < .001$.

A different picture was revealed for the older children. For them, several factors were found to be significantly associated with Child Problem scores. The strongest associations appeared for the custodial parent's depression level and the level of interparental conflict. Both of these factors had a positive relationship with increasing Child Problem scores. A negative relationship appeared, however, for the amount of activity with the custodial parent. Here, the less activity time spent with the custodial parent, the greater the tendency for higher Problem scores. This relationship did not hold true for the non-custodial parent. A slight positive relationship was found between increased visitation and greater child problems. This finding, however, did not reach significance, so it may not be representative.

Only one significant association was found between annual family income per person and the other factors. The amount of support received by the custodial parent tended to rise with income. But, since any kind of help, even paid help, was counted in this index, that correlation is not too surprising. Income was, in fact, the only factor found to be associated with parental support. Parental adjustment, as measured here with the Depression Index, did not show any association with social support. A less global and more detailed approach to this factor might possibly elicit different results.

None of the other factors proved significantly associated with income level, but, in this sample at least, there did seem to be a small negative association between income level and level of interparental conflict.

Several factors did emerge as associated with a change in the custodial family's post-divorce financial situation. The strongest relationship occurs with the custodial parent's depression level. This negative correlation ($r = -.24$) suggests that a decline in a family's post-divorce financial circumstances is associated with a rise in the custodial parent's score on the Depression Index. This finding confirms other research (Arendell, 1986; Braver et al, 1989) which linked maternal psychological distress to a drop in income following divorce. A decline in financial status could also necessitate increased role obligations on the part of a custodial mother, resulting in the "strain, worry, and anxiety" to which Goode (1960) referred.

Two other factors were also found to be associated with financial change, though more weakly. A positive relationship ($r = .13$) existed between financial change and the elapsed time since divorce. There was a relatively small tendency for financial status to improve as time went on. It is interesting to note, however, that as was seen in Table 1, women's financial position did not improve as much as the men's, even though they had been divorced a much longer period of time.

Another factor, the amount of visitation the child had with the non-custodial parent was negatively associated ($r = -.13$) with a change in financial status. That is, the greater the decline in finances, the greater the tendency for visitation with the non-custodial parent. Although no explanation was evident in these figures, one possible reason may be that increased visitation may prompt less child support to be awarded on the theory that there is less 'need' for support since the child spends more time with the non-custodial parent.

Another small association that arose in this sample but that did not prove significant was the amount of activity time the child spent with the custodial parent. For the parents of the preschool children, a positive post-divorce financial situation was associated with greater interaction between parent and child ($r = .19$).

Table 7 displays the results of several multiple regression analyses that were conducted for Child Problem Index scores as the dependent variable. Separate analyses were run for children ages 0 to 4, girls ages 5 to 11, and boys ages 5 to 11. Employing a listwise deletion of missing data substantially reduced the number of cases under consideration. For each group, factors were eliminated that previous analyses had shown to have no association to Child Problem scores in order to minimize the number of deletions.

Table 7

Multiple Regression Analyses for Child Problem Index Scores

Dependent Variable: Child Problem Index (Ages 0-4)

$$R^2 = .12 \quad (n=42)$$

| <u>Variables</u> | <u>B</u> | <u>Beta</u> |
|------------------------|----------------------|-------------|
| Activities with Parent | -.32 | -.31* |
| Annual Income | -1.14 ⁻⁰⁴ | -.24 |
| Visitation | .27 | .21 |
| Economic Stability | .26 | .18 |
| Time Since Divorce | .01 | .09 |

Dependent Variable: Child Problem Index, Boys (Ages 5-11)

$$R^2 = .14 \quad (n=70)$$

| <u>Variables</u> | <u>B</u> | <u>Beta</u> |
|------------------------|----------------------|-------------|
| Activities with Parent | -.23 | -.30** |
| Interparental Conflict | .34 | .28** |
| Visitation | -.28 | -.15 |
| Annual Income | -6.53 ⁻⁰⁵ | -.10 |

Dependent Variable: Child Problem Index, Girls (Ages 5-11)

$$R^2 = .18 \quad (n=71)$$

| <u>Variables</u> | <u>B</u> | <u>Beta</u> |
|------------------------|----------------------|-------------|
| Parental Depression | .06 | .39*** |
| Annual Income | -8.44 ⁻⁰⁵ | -.22* |
| Interparental Conflict | .24 | .18 |
| Economic Stability | .25 | .12 |
| Visitation | -.16 | -.07 |

Note. Source: NSFH.* $p < \text{or} = .05$. ** $p < \text{or} = .01$. *** $p < \text{or} = .001$.

For children ages 0 to 4, only 42 cases out of 108 were included. An adjusted R^2 of .12 was reached. Only one factor, the activity time spent with the custodial parent, tested significant. The relationship was a negative one: The less parent/child interaction time, the greater the tendency for reported problems. Although no other factors produced a significant T , family income approached it. Here again, the association was a negative one. The next highest beta occurred for visitation time with the non-custodial parent. Here, the association was positive, with problems increasing as visitation increased. Although this finding could only be a sampling error, it may also be due to an increased difficulty for very young children to be away from their primary parent for extended periods. If confirmed by other studies, this could be an argument against long and possibly overnight visitations for the very young.

Factors that appeared to have little or no impact on younger children included the time since divorce, and a change in financial status. Interparental conflict and Parent Depression were dropped from this analysis because of a complete lack of association to child problem behavior. Again, the results here do not support Johnston's (1990) finding that young children exhibit more behavior problems when interparental conflict exists.

In the regression analysis for children ages 5 to 11, boys were separated from girls to control for the effect of

gender. In the boys' regression analysis, 70 cases were included and an adjusted R^2 of .14 was reached. Previous analysis had revealed only four factors with any association to Problem scores for boys. Of these, only two produced a significant T . The strongest association occurred for activity time spent with the custodial parent (Beta = -.30). This suggests that for boys, more time spent in parent/child activities predicts lower scores on the Problem Index. This finding would seem to support those studies which have found the quality of the parent/child relationship to be central to a child's emotional well-being (Wallerstein & Blakeslee, 1989; Hetherington, 1989; Walsh & Stolberg, 1989; Tschann et al, 1990). The second strongest relationship for problem behavior in boys was Interparental Conflict (Beta = .29). This relationship was positive with greater levels of conflict predicting more problems for boys. This was a result also found by other researchers (Johnston, 1990; Kalter, 1989). It would appear from this study, like Kalter's, that boys seem to be more affected by those factors involving outward parental behaviors. Increased visitation with the non-custodial parent may also predict fewer problems for boys, but the association, if real was much weaker. For them, there was a tendency for problems to increase as visitation decreased, supporting to a certain extent, Santrock and Warshak's (1979) argument of the importance of a male role model for sons.

In this sample, lower family income seemed to be associated with increased problems, but only slightly. Factors that appeared to have little or no association with problems for the older boys included a change in family financial status, the elapsed time since divorce, and the presence of depression in the custodial parent.

An almost equal number of girls ($n = 71$), aged 5 to 11, were analyzed as boys of that age. But a different picture emerged for the girls. Girls seemed to be the most negatively affected by their parent's affective status, which, again, confirms Kalter's (1989) findings. For them, the strongest predictor of increased problem behaviors was elevated depression symptoms in the custodial parent (Beta = .39). This particular index had been dropped from the boys' final regression analysis because of a lack of any correlation with their Problem Index. This lack of association between parental depression and either the older boys or the younger children's problems would seem to counter any argument that a respondent's depression itself was instrumental in the increased reporting of child problems. On the contrary, in this sample, both the boys' and younger children's parents averaged higher scores on the Depression Index than did the girls' parents.

Like the boys, interparental conflict was also positively associated with increased problems, but with a Beta of .18, the relationship was not as strong, and it did

not produce a significant T . That boys are more affected by interparental hostility has been found in other studies (Johnston, 1990). Why boys may be more vulnerable is unclear. It could be that the conflict increases the likelihood of adult/child role reversals for them as Johnston's (1990) study had found. Or, it may be that, for some reason, they are exposed to more conflict than girls. In this study, boys were exposed to a slightly higher amount of conflict, though not as much as the younger children, for whom there was no association with increased child problems. It is possible that younger children (and perhaps even the older girls) are more protected from the conflict and not as likely to be pulled in to take sides.

The second strongest associated factor for the girls' problem behaviors was family income per person. Here, the relationship was a negative one ($Beta = -.22$), and a stronger one than for boys. It may be that, like Jones (1988) found, girls are more affected by economic status issues than boys at this age.

The other economic factor, change in financial status, showed only slight and, curiously, positive association, but this finding cannot be relied on as representative. Unlike the boys, girls' problems didn't seem to be particularly affected by the amount of activity time spent with the custodial parent. In fact, this variable was dropped from their regression analysis as the weakest of all the factors.

Other factors that also appeared to have no relationship to problem behavior in girls included the time since divorce and visitation with the non-custodial parent.

Tables 8 and 9 display profiles of respondent characteristics by their scores on those indexes found to be most predictive of behavior problems in their children. The indexes focused on were Parental Depression, Interparental Conflict, and Parent/Child Activity. Those respondents who scored high on each index were compared to those who scored low for their average in a variety of demographic and financial factors. T-tests were used to test the significance of any variation in their means.

Overall, the conflict reported by respondents did not seem to be very widespread. Of 358 total respondents, 167 were found to have experienced little or no conflict with their ex-spouses and only 15 respondents reported a great deal of conflict. Conflict for this study was limited to issues relating to children, so actual total conflict between parents may be quite a bit higher. For the respondents' Depression Index scores, 161 reported few symptoms, while 39 scored greater than 46 on the index. As for activity time spent with their children, the number of custodial parents who spent the least time and the number of who spent the most time with their children were more equal.

As Table 8 shows, only a few significant differences emerged between the two groups regarding interparental

Table 8

Means of Selected Variables by Conflict and Depression Index Scores

| Variable | Conflict Index | | Depression Index | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Low Scores (<u>n</u> =167) | High Scores (<u>n</u> =15) | Low Scores (<u>n</u> =161) | High Scores (<u>n</u> =39) |
| Annual Income Per Person | \$6,258 | \$3,624** | \$5,583 | \$6,013 |
| Change in Finances ^a | 3.09 | 3.46 | 3.46 | 2.37*** |
| Parent's Age | 32.5 | 29.3 | 33.3 | 33.2 |
| Parent's Gender ^b | 1.88 | 1.93 | 1.87 | 1.97** |
| Time Since Divorce (mos.) | 45.6 | 31** | 67.7 | 58.5 |
| Education | 12.85 | 12.86 | 12.8 | 12.4 |
| Focal Child's Sex | 1.54 | 1.33 | 1.49 | 1.41 |
| Interparental Conflict | | | 1.71 | 3.17* |
| Parental Depression | 19.1 | 23.66 | | |
| Support Network | 2.92 | 2.93 | 2.77 | 3.15 |
| Spouse's Income Before Divorce ^c | 2.93 | 2.73 | 2.77 | 3.48 |

Note. Source: NSFH. T-tests used to test variation in means.

* $p < \text{or} = .05$. ** $p < \text{or} = .01$. *** $p < \text{or} = .001$.

^a1 = Male, 2 = Female. ^b3 = Same. ^c3 = \$10,000-\$19,999.

conflict. Respondents who reported substantial conflict averaged a significantly lower amount of annual family income per person. At \$3624, their per person income was only 58% of the no-conflict group, which averaged \$6258. No association, however, was found between the level of conflict and a decline in financial status. This may be the result of limiting the definition of conflict to only child-related issues. Actual income level may be more related to conflict because the receipt of child support payments may be both more problematic and critical at lower income levels. The group with the highest level of interparental conflict had also been divorced a shorter period time, averaging 31 months since divorce compared to an average of 45.6 months for the group with little or no interparental conflict.

No real differences in average income emerged between the respondents with few depression symptoms and those with the highest number of symptoms. There was, however, a significant difference in their relative financial situations compared to their predivorce statuses. Those respondents who scored 'High' on the Depression Index were much more likely to report a decline in their post-divorce financial situation than those who scored 'Low'. They were also more likely to be women. Women scored almost twice as much on this index as custodial fathers, but the disparity in level of income doesn't seem to account for the

difference. Indeed, in this sample, parents who scored in the 'High' range averaged more income than the lowest depression group (\$6,013 vs. \$5,583). One possible explanation might be that those parents who suffered the greatest economic declines were those who had the most predivorce incomes. In other words, level of income might only become a relevant factor for parental depression if that parent had been accustomed to much more. This would confirm other research (Arendell, 1986; Garfinkel & McLanahan, 1986) which had found a strong link between post-divorce financial decline and depression.

The only other factors that tested significant in these T-tests was the group's experience with interparental conflict. Depressed parents were more likely to be experiencing interparental hostility than those who were not depressed. The direction of influence is unclear, but it might be expected to travel both ways.

No clear differences materialized in this data between those parents who spent a great deal of activity time with their child and those who did not (Table 9). For the older children, parents that were of a younger age and without a paying job were more likely to have higher levels of parent/child interaction. For the younger children, however, the opposite appeared to be true. A longer time since divorce and a higher level of education were the only factors that tested significantly predictive for the parents

Table 9

Means of Selected Variables by Level of Parent/ChildActivities

| | Activity Level Ages 0 to 4 | | Activity Level Ages 5 to 11 | |
|-------------------------------------|-------------------------------|-------------------------|--------------------------------|-------------------------|
| | Low (<u>n</u> =13) | High (<u>n</u> =19) | Low (<u>n</u> =66) | High (<u>n</u> =62) |
| Annual Income Per Person | \$4,289 | \$6,123 | \$5,797 | \$5,339 |
| Changes in Finances ^a | 2.5 | 3.5 | 3.2 | 3.28 |
| Parent's Age | 26.8 | 27.8 | 35.5 | 32.1*** |
| Parent's Education | 12.08 | 13.74* | 12.62 | 12.53 |
| Time Since Divorce (Mos.) | 16.6 | 29.6* | 72.4 | 63.4 |
| Parental Depression | 22 | 20.68 | 18.9 | 19.47 |
| Focal Child's Age | 2.2 | 2.9 | 7.6 | 6.9 |
| Focal Child's Sex ^b | 1.53 | 1.5 | 1.43 | 1.51 |
| Support Network | 2.5 | 3.26 | 2.67 | 3.08 |
| Paid Employment ^c | 1.6 | 1.33 | 1.23 | 1.4* |

Note. Source: NSFH. T-tests used to test variation in means.

^a3 = Same. ^b1 = Male, 2 = Female. ^c1 = Yes, 2 = No.

* $p < \text{or} = .05$. ** $p < \text{or} = .01$. *** $p < \text{or} = .001$.

of the younger children. The higher-activity parents, for these children, averaged a greater annual per person income and better relative post-divorce financial circumstances than the less-involved group. But neither of these factors tested statistically significant. Interestingly, the presence or absence of parental depression symptoms seemed to have little impact on parent/child activity for either age group.

CHAPTER IV

CONCLUSION

Clearly the factors, as defined and measured here, do not explain all of the variation in child adjustment following divorce. Wallerstein and Blakeslee (1990) and Hetherington (1989) were evidently correct in concluding that factors influencing child outcome are multiple and complex. Part of the complexity, no doubt, is because the factors found to be most influential vary by gender and age. Girls of this study seemed to be most sensitive to the internal state of their custodial parent, specifically the presence of depression in that parent. Boys, on the other hand, appeared to be most impacted by those factors involving the observable behavior of their custodial parent, namely parent/child activity time and interparental conflict. The outcome for the preschool children was not as clear. The only factor that appeared to have any affect on their Problem Index score was the level of activity with their custodial parent. But, despite this variation in specific factors, all children, whether male or female, preschool or school-aged, seemed to be most affected by some aspect of their relationship with their custodial parent. Ultimately, this study confirms those others which have found the role of the custodial parent to be the most

critical factor in predicting child adjustment following divorce.

But, this study also found evidence that post-divorce child adjustment is not unaffected by the economic outcome of a divorce. Here again, a child's age and gender play a role in the impact of economic issues. Girls were primarily affected by a drop in financial status when that decline precipitated a depression in their mother. They appeared to be more directly affected by their current level of income, although which aspects of income level were particularly influential was not clear from this study. Other research has suggested that girls may be particularly sensitive to status issues. No such link to financial decline was found for boys or the younger children. Current income level also produced no evidence of a linear relationship with their Problem Index scores. Boys might be nonetheless impacted by income level, however, because interparental conflict increased at the lower income levels, and boys were particularly susceptible to interparental hostility.

Indeed, the lack of a presence of strong linear relationships for the economic factors does not necessarily preclude their impact on children, but may instead be part of the complexity of this issue. For, in all likelihood, one positive factor might come at the expense of some other positive factor. For example, taking a second job, while increasing family income, can also decrease the amount of

time available for parenting. Along the same lines, a single mother might accept inadequate or no child support at all in order to avoid conflict with her ex-husband.

While a decline in financial circumstances seems to be more directly experienced by the parent, a stable economic situation seems nonetheless to be a factor in more positive outcomes for children. Indeed, the reaction of children to a decline in their financial status is seen almost exclusively in the lower problem score levels. It would seem that while the lack of financial stability is not a singular determinant to increased problems, financial stability is at least conducive to fewer problems. On the other hand, the level of family income, through mechanisms unknown to this study, is more associated with increased problems in children. An increase in interparental conflict might be an associated factor here, but, it is entirely possible that a poor or reduced financial situation can expose children to a whole range of negative influences, including poor housing, neighborhoods, and schools. The most negative effect of all, however, can be the diminished efficacy of the custodial parent, when limited by financial stress, to deal effectively with these other challenges.

It is unrealistic, of course, to assume that good or even adequate parenting occurs in a vacuum. One of the strongest correlations to appear in this study was the association between post-divorce economic stability and the

emotional state of the custodial parent. These findings suggest that the financial loss experienced by a woman following a divorce is not merely a trivial inconvenience to which she 'should adjust', but one that can effect her children, particularly girls, through parental depression. Formerly upper middle class women can be especially vulnerable to this consequence. Even though they may be awarded 'survivable' support by the courts, it can still represent a catastrophic decline in living standard, impacting almost all aspects of their lives from their house and neighborhood, to their children's school, and to even a loss of friends. In effect, much of their world and a large part of their role identity is gone. Under these circumstances, optimum parenting would be difficult.

Perhaps the economic factor is more pervasive than many persons involved in divorce cases, or even many researchers, have assumed. The claims of single mothers who themselves have pointed to their financial situation as the source of most of their family's problems have often, curiously, been discounted. Too often, during a divorce, an attitude exists among some adults involved of, "They're children - they're young - they'll adjust", mistakenly equating a child's physical survival with emotional survival or even well-being. But, children can be and are emotionally impacted by divorce, and the adults involved, from legal representatives

to parents, should be aware of and sensitive to the many variables that can affect a child's divorce experience.

Each factor by itself may not be a single predictor of child adjustment, but, perhaps it is the extent of each and the sum total of all that it the ultimate determinant. In all likelihood, how a child responds to or copes with divorce is in large part determined by the balance of these factors. Ample evidence now exists that factors affecting post-divorce child adjustment are multiple and interactive. When attempting to gain a full understanding of divorce on children, researchers should no longer look at one or two factors in isolation. In the past, even when multiple factors were considered, economic ones were too often not considered. This study, while not finding economic issues to be the most important factor affecting children does at least offer some evidence that the economic circumstances of a family should not be ignored. Indeed, the findings of this study suggest that a family's economic status is one of several important factors that should always be considered in any thorough examination of this issue.

Besides uncovering several interesting connections between post-divorce economic factors and child adjustment, the findings of this study also raise some interesting questions that could not be answered here. One of these questions concerns the clustering of children with the most problems in the lowest income groups. Specifically, how

exactly does income level affect these children? What mechanisms are involved? And why do girls appear to be more sensitive to income level than boys? Another question raised by these findings concerns the much lower average income of the group of "high conflict" parents. In what way does low income contribute to interparental conflict about child-related issues?

Knowing the answers to questions like these can help divorcing parents and the other adults involved in the divorce process better plan for a child's post-divorce life. But, at the same time, while a family's economic situation should warrant considerable attention in this process, its impact on parenting should not be ignored. How a divorce ultimately impacts a child can in large part be due to how the events of the divorce, including the financial situation, are filtered through that parental role. Awareness of this important role and the implementation of policies which are supportive of it can only serve to maximize the chances for a child's adjustment to what could otherwise be a potentially devastating event.

APPENDIX
CHILD PROBLEM INDEX QUESTIONS

QUESTIONS COMPRISING CHILD PROBLEM INDEX

"I am going to read some statements that might describe a child's behavior. Please me whether each statement has often been true, sometimes true, or has not been true of [your child] during the past three months."

- a. Is willing to try new things
- b. Is fussy or irritable^a
- c. Keeps self busy
- d. Loses temper easily
- e. Is cheerful and happy
- f. Is fearful or anxious
- g. Bullies, or is cruel and mean to others
- h. Does what you ask
- i. Gets along well with other kids

Note. Source: NSFH. Items a,c,e,h,i recoded for index to reflect negative direction.

^a For 5 to 11 year olds, this phrase read, "Is unhappy, sad or depressed".

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