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Socail resources and divorced mothers' economic well-being

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Social resources and divorced mothers' economic well-being

by

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Program of study committee:
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DEDICATION

In memory of

Janice I Joynt

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ABSTRACT

Although research has studied women's post-divorce financial recovery, this topic needs revisiting as most of these studies are over a decade old and do not reflect the current life situations of divorced women today. This study draws upon a recent cohort of divorced women with children from the 2010 National Longitudinal Survey of Youth 1979 and investigates how divorced women's various social resources are associated with their economic well-being. Specifically, I examine three categories of resources: individual resources (e.g., education, employment, and socio-emotional well-being), interpersonal resources (e.g., religious attendance, nonresident father involvement), and structural resources (community size, child support, and welfare receipt). This study looks at more variables associated with mothers' personal, interpersonal and structural resources available to her post-divorce, specifically, region of residence and nonresidential father visitation. Overall, the major findings within this study show that education, more precisely, a four year degree has the largest effect on income for single divorce mothers. More specific to single divorced mothers, was the negative effect of dependence on welfare and no visitation from fathers on mothers income. Limitations of this study are first, the sample is limited single, divorced women with children; divorced mothers have the highest incidence of poverty and that many of the variables are generalizable to women or men, barring father visitation.

INTRODUCTION

Although women have made great strides in gaining more equality in the paid workforce relative to men, they are still at a disadvantage when it comes to achieving economic stability following divorce (Amato, 2010). Studies based on multiple economic indicators show significantly lower incomes post-divorce for women than for men. For example, in 2008, the U.S. Census Bureau reported that 21 percent of divorced or separated women were living in poverty. Overall, women experience greater declines in income and for longer periods of time compared to men post-divorce (Amato, 2010; Duncan and Hoffman, 1985; Gadella, 2008; Peterson, 1996). Traditional gender roles, occupational segregation, and lower paying jobs play a role women's higher risk of economic instability post-divorce (Arditti, 1997). Lack of education and training also inhibits women from recovering financially post-divorce.

Previous research on women's post-divorce economic well-being has several limitations. First, the majority of these studies are over ten years old (Sayer, 2006). Second, the majority of research has focused on the effect of remarriage on women's incomes (Amato, 2000; Duncan and Hoffman, 1985; Peterson, 1996; Sayer, 2006). At one time remarriage was the main pathway to women's PDER but with growth in women's employment this is less true. Only a few studies have examined other aspects of women's lives; such as their level of education (Covington, 2011; Torr, 2011; DeWilde and Uunk, 2008; Herkert et al., 1998; Mauldin, 1990) and their relative contribution to the family income (Herkert et al., 1998; Rogers, 2004). Moreover, previous studies involved a limited set of control variables, providing an incomplete picture of women's economic well-being. With women's continued changing lifestyles including having fewer children, waiting longer to marry, and achieving higher education attainment, it is important to examine a broader array of variables than previous studies. Moreover, because

these aspects of women's lives are often correlated, it is important to assess the effects in a multivariate context so as to identify their independent effects on women's economic well-being.

Previous research indicates women's financial well-being after divorce is influenced by the social resources available to them at the time of divorce (Amato, 2010). According to Amato (2010) a *social resource* is a skill, aid, or support that can be readily utilized when needed. These include, individual resources (e.g., education, skills), interpersonal resources (e.g., kin support, remarriage) and structural (e.g., welfare, alimony and child support). This study will provide needed information to better understand the current financial state millions of women and children post-divorce. I will use data from the National Longitudinal Survey of Youth 1979 (NLSY79) a nationally representative sample of adolescents and young adults 14 – 22 in 1979, to investigate how social resources influence the economic well-being of single divorced women with children.

BACKGROUND

Family researches have looked at the consequences of divorce for women and men. I will begin this section by reviewing divorce trends over the past fifty years and previous laws and outcomes in divorce settlements that have drastically and negatively affected women's post-divorce economic recovery (PDER). Next, I will explain post-divorce economic recovery and my theoretical approach through Amato's (2000) Divorce-Stress-Adjustment perspective. I will then talk about my current model including the major resources (individual, interpersonal and structural) and how each influence the economic well-being of single divorced women with children.

Divorce Trends in the 20th Century

Divorce has been increasing in the United States since the Civil War (Furstenburg, 1994). From that time, through the 1930 there was a slow but steady rise in divorces; followed by a lull during the Great Depression. A substantial, but short-lived spike in divorce occurred following the end of WWII, which leveled off in the 1950s (Stevenson and Wolfers, 2007). Beginning in the 1970s, the divorce rate began to accelerate rapidly. This increase can be attributed to a number of interrelated factors including women's increased participation in the labor force (Ruggles, 1997) women's increase in education (Torr, 2011) and second wave feminist movement (Milkman,1985). This rise in divorces peaked in 1979, with 22.8 divorces for every 1,000 married women (Stevenson and Wolfers, 2007; see Figure 1) The divorce rate has since stabilized albeit at a high level, with a rate of 20.9 divorces per 1,000 married women (National Marriage Project and The Institute for American Values, 2012). It is still safe to say that just under 50% will end in divorce, although divorce rates today can vary widely by education, income, race and ethnicity and other factors (Amato, 2010).

No- Fault Divorce Some argue that some of the economic difficulties women face post-divorce is a result of gender disparities in divorce outcomes after the adoption of the "no fault" divorce laws (Ducanto, 2010; Hill Kay, 1987). No-fault divorce is a divorce in which no person needs to show breach of the marriage contract and only one person need petition the court for the divorce. No-fault divorce laws were widely adopted throughout the United States, during the 70s and 80s (Vlosky and Monroe, 2002). Nakonezny et al. (1995) examined the effects of no fault divorce on division of marital assets. They found increasing inequality in the division of marital assets during these decades (Nakonezny et al., 1995). DuCanto (2010) explains, on one hand, no fault benefitted women by lowering financial costs of and increasing access to divorce. On the other

hand, women were often disadvantaged because financial loss was more evenly distributed and no one person was found guilty of wrongdoing in the marriage. Before no-fault, divorce was costly but women were protected through lifelong receipt of alimony and child support. Since the adoption of these laws, spousal support and child support must be negotiated and is not guaranteed (DuCanto, 2010).

Post-Divorce Economic Recovery

Post-divorce economic recovery (PDER) is generally defined in the literature in terms of the size of the difference in income before the divorce and after. This can be positive or negative. For women, numerous studies show the difference is negative. In the past, studies have used remarriage as a proxy of PDER because women did not work outside the home, especially those with children. Studies have measured PDER in various ways: family income, per capita income, income to needs ratio, and poverty status. It is important to examine multiple measures because each contributes different information. The most common is family or household income. Researchers have used one or the other of these terms to describe the measure (i.e., family income), but is measured as the sum of all earnings from employment, transfers from government agencies, social security, welfare and child support, and other types of income (Ananat, 2008; Bratberg et al. 2008; Gadalla, 2008; Jensen et al., 2009; Page and Stevens, 2004; Van Eeden et al., 2007). Based on a wide array of studies, Sayer (2006) reported that after divorce, the range for total family income drops between 27% to 51% for wives and 8% to 41% for men. For example, in Duncan and Hoffman's (1985) landmark study, using data from the Panel Study of Income Dynamics (PSID) showed at one, three and five year intervals post-divorce, women see an initial decline of 30% of their pre-divorce income. Later, if remarriage had not occurred, these authors found at the three and five year marks women

remained at this level of income. For men post-divorce, Duncan and Hoffman (1985) showed at

the initial year post-divorce a 9% decline in income, but by three and five years post-divorce,

men not only recovered income loss, but had an increase in income 11% and 17% respectively.

In the same year, Weitzman (1985) published a book, The Divorce Revolution, using data from

the 1977 – 1978 Los Angeles County divorce court records, where she reported her results that

women's income declined by 70% post-divorce and whereas men's increased by 45%. These

dramatic findings prompted a re-evaluation by Peterson (1996) who replicated the study using

the same data set as Weitzman. He found that women's income decline was closer to 27% post-

divorce and that men's income increased 10% post-divorce. Still, Weitzman's work was

influential in increasing awareness in the gender disparity in income post-divorce.

Per capita income is defined as the total income of the household divided by the number

of all family members (Mauldin, 1990; Smock, 1994; Smock et al., 1999; Wickrama et al.,

2005). Studies have used this measure to provide a slightly different picture. Whereas women

experience a decline ranging from 20% to 44%, men experience an increase ranging from 18% to

93% (Sayer, 2006). This increase is in part a result of men's smaller household size, as fathers

are less likely to have custody of children post-divorce.

Income-to-needs is a measure of how well a family's income supports their overall needs.

Income-to-needs utilizes standard of poverty thresholds and food consumption patterns (Page

and Stevens, 2004; Smock et al., 1999). Studies that use this measure show declines between

20% to 36% for women and declines of 14% to increases of 28% for men. The last measure is

the percent of divorce women and men in poverty. In 2011, twice as many divorced women

(22%) were living in poverty compared to men (11%; Census, 2011). In sum, marriage

dissolution has higher economic consequences for women as for men (Amato, 2010; Duncan and Hoffman, 1985; Peterson, 1996; Sayer, 2006).

In this thesis, I define economic well-being in terms of total yearly family income. I do not include other sources of income in my dependent variable (child support and welfare) as does previous research for several reasons. First, the government does not tax the forms of income (Internal Revenue Service, 2012). Second, as discussed later, these sources of income have a different meaning to mothers and larger society than income from employment (Amato, 2010). For example, child support may provide a sense of security to mothers that employment income cannot. On the other hand, welfare money is both a temporary and stigmatized source of income. Rather, these variables are treated as independent variables and correlates of social resources that influence the economic well-being of single divorced women with children.

Theoretical Approach

Divorce-Stress-Adjustment Perspective Amato developed the divorce-stress-adjustment perspective to show how divorce is a process that occurs over time and not a discrete event in time (Amato, 2000). In this model, social resources are important moderators of the effect of divorce on child and adult outcomes. He explains that divorce is a process that begins some period of time before the actual event of divorce occurs and continues even after the divorce is granted (see Figure 2) Within this process, Amato, (2000) identifies both stressors and protective factors and their impact on post-divorce adjustment. Stressors include such variables as (loss of custody, loss of friendships, and loss of income). He also identifies the protective factors which moderate the divorce process. Among them are: individual, interpersonal and structural resources. Amato explains:

"Moderators introduce variability into the manner in which divorce and mediating factors are linked to personal outcomes. Protective factors act like shock absorbers and weaken the link between divorce-related events and people's experience of stress, and hence the extent to which divorce is followed by negative emotional, behavioral, or health outcomes (Rutter, 1987). Resources that lessen the negative impact of divorce might reside within the individual (self-efficacy, coping skills, social skills), in interpersonal relationships (social support), and in structural roles and settings (employment, community services, supportive government policies). (p. 1272).

Finally, Amato (2000) describes two additional complementary perspectives embedded with divorce- stress-adjustment perspective: the crisis model and the chronic strain model. The crisis model accounts for determining the speed of recovery from a traumatic event. For example, women experience dramatic declines in income immediately follow divorce and may need assistance paying an electric bill (a crisis situation), cash support from family members help avert the crisis by stepping in and paying the bill. The chronic strain model determines the level of hardships (economic, personal loneliness, single parenting) that affect financial well-being; for example, women post-divorce may find it difficult to afford quality child care and must continually deal with the repercussions of inadequate care. Amato (2000) states the distress compromises an individual's ability to regain a pre-divorce level of well-being; social resources are the tools that allow women to overcome these obstacles and rebuild their economic well-being.

Previous researchers have used Amato's model and specifically the roles stressors on child and adult outcomes. For example, Angarne-Lindberg et al. (2009) examined how adult children of divorced parents (15 years prior) dealt with the stressors of abandonment (lack of contact with noncustodial parent), and slighted feelings (loss of emotional support from parents (Angarne-Lindberg et al, 2009).

William's and Dunn-Bryant (2006) also used the divorce-stress-adjustment perspective to measure the effects of divorce on adult well-being for women and men with pre-school aged children. They measured three stressors from Amato's model: increased parenting strain, economic strain and continued contact with former spouse. Of these, the authors found that women with pre-school age children experience greater stress surrounding parenting and more economic strain, but did not find a difference in stress depending on their contact with former spouse. It is also thought that the number of children may increase stress associated with parenting and financial issues.

The Current Model

In this study, based on Amato's (2000) model, I will examine how women's *individual resources* (e.g., education level, employment and socio-emotional well-being); *interpersonal resources* (e.g., non-resident father involvement and religion) and *structural resources* (child support and welfare) and community size (metropolin/nonmetropolin) influence single divorced women's economic well-being. This is an advantage over Amato's (2000) measures in which each set of resources were limited and the explanations of which were undefined. A contribution of this study is the testing of *additional* individual, interpersonal and structural resources on the economic well-being of single divorced women with children. Other demographic and control variables are associated with economic well-being (e.g., mother's age, age of youngest children, duration of marriage, year since divorce) are included in the analysis to rule out spurious effects. Previous research suggests that the effect of social resources on income may vary by race and ethnicity, so the effects of social resources will be tested for black, white and Hispanic women (Duncan and Hoffman, 1985; Smock, 1993). Considering all of these factors, my thesis investigates how divorced women's various resources are associated with their

total yearly family income, as a first step toward understanding their effect on women's

economic well-being.

Individual Resources For the purposes of this study, individual resources are defined as those

resources to which an individual possesses and can draw upon to meet their own and their

family's needs. I will be looking at women's education level, employment and socio-emotional

well-being as resources on economic well-being post-divorce. First, I will examine the effect of

education. Studies have looked at education as a way to increase human capital (Covington,

2011) and a determinant of when women marry (DeWilde and Uunk, 2008). In this study, I will

look at educational attainment and how it is associated with post-divorce economic well-being.

Next I will look at employment. Employment is defined as work or an occupation in which a

person earns a living. Last, I look at socio-emotional well-being. Mental and emotional stability

may play a role in how women recover financially post-divorce.   However, much of the studies

surrounding socio-emotional health and divorce have looked at mental health effects just prior to

and as a result of divorce rather than a resource to improve economic well-being.

Education A women's own education, as opposed to just her husbands', is an increasingly

important determinant of her economic status. Studies show that women face declines in income

due to loss of spousal income post-divorce and in some cases, some women return to school to

increase their human capital, post-divorce (Covington, 2011). Over the past few decades,

increasing educational attainment has lessened their need to marry and is associated with a delay

in marriage. Torr's (2011) study explains changes in the relationship between marriage and

education attainment for Black and white women from 1940 to 2000. Results for 1940s showed

a trend where women with less education were more apt to marry than women with more

education. But by the 1970s the relationship between marriage and education attainment

reversed and became positively correlated and fewer women *overall* were ever marrying.

The positive correlation between education level and income is widely known

(Psacharopoulos and Patrinos, 2004) and for women post-divorce education is likely to aid in

recovering financially and preventing falling into poverty (although the extent of recovery is

unclear). Studies do not always assess the contribution of education in relation to other

resources. For example, Dewilde and Uunk (2008) found that women who enroll in school after

divorce have a tendency to postpone remarriage until they finish school. Never the less, several

researchers have examined the effect of education on PDER specifically for women. Using data

from the National Longitudinal Young Women (NLS) Mauldin (1990) looked at differences in

resources among women who remained above the poverty line post-divorce; specifically per-

divorce education and job training and assets brought from the marriage. Her sample included

356 women who were located above the poverty line before and after marital disruption; of these

women 11 percent showed economic improvement post-divorce and 89 percent showed a

decrease. Characteristic differences between these two groups showed the women who were

worse off post-divorce had husbands with higher incomes and were mothers with children under

six years. Her most prominent finding was as education was measured in actual years, for each

year of additional education increased per capita income by $1,614.

Covington (2011) used data from the NLSY79, to examine the effect of divorce on

women's college enrollment. He found that women with some college education were more

likely to seek enrollment one to three years before divorcing. Women with only a high school

degree or less were more apt to enroll following divorce and most likely enroll in community

colleges rather than a four year institution.   Women with more education have higher human capital and may assist in providing for their family.

Hypotheses 1: Divorced mothers with higher education will have higher total yearly family income than divorced mothers with lower education.

Employment   Other studies examining women's PDER has looked at employment measured as the length of uninterrupted time in the workforce; number of hours worked: weekly or monthly (DeWilde and Uunk, 2008; Jensen et al., 2009; Smock, 1994; Smock et al., 1999). Using longitudinal data from the European Community Household Panel Study, Dewilde and Uunk (2008) investigated the effect of employment and other factors on women's PDER. Employment was measured through the survey question, does "one work at a present job or business normally involving at least fifteen hours of work a week" (p.399). They hypothesized that more hours of employment would reduce the need for remarriage. These authors found a non-significant effect on remarriage due to two opposing mechanisms; a decreased need for economic support from remarriage and the increased opportunity of finding a new partner (DeWilde and Uunk, 2008). In a similar study, Jensen et al. (2009) examined the effect of (re)employment on PDER. Using data from the European Community household Panel Study, the authors measured (re)employment as total number of hours worked per week. Similar to previous research, (re) employment itself was not statistically significant, however, employment provided a buffer for women who had a mid to high level of education and worked significant amounts of hours per week (Jensen et al., 2009).

Smock et al. (1999) looked at the economic vulnerability of women post-divorce in comparison to women who remained married. Using data from the National Survey of Families and households 1987 – 1988 (NSFH1), the authors measured overall human capital of women using combined educational level and work experience. Work experience was measured as total years of market employment (including part-time and full-time employment). They found several statistically significant differences between married and divorced women's economic experiences. First, women who divorced had lower household income and income to needs ratios. Divorced women were more likely to be employed full-time and have a higher personal income than those women who remained married.

Hypothesis 2: Divorced mothers who worked more hours per week will have higher total yearly family than divorced mothers who worked fewer hours.

Socio-Emotional Well-Being Divorce has a negative effect on the socio-emotional well-being of women and men (Amato, 2010; Wade and Pevalin, 2004; Shapiro and Keys, 2008). For divorced mothers, declines in socio-emotional well-being after divorce may include, at least initially, decrease in happiness and self-acceptance, and increased depression. I anticipate that economic well-being will be more likely when single divorced women with children are in better psychological health. That is, having a positive outlook will allow these women to meet the challenges of difficult financial situations including divorce. Because much of the research in divorce focuses solely on children's outcomes; it is also important to investigate the socio-emotional well-being of mothers in its own right and because mother's well-being is an important predictor of children's well-being. Moreover, far less research has examined adult

well-being; especially that of mothers and how this is associated with her economic well-being post-divorce.

In a recent study, Wickrama et al. (2006) investigated financial stress and lowered mental health in post-divorce mothers. Using data from the Midlife Transitions Project (MTP) the authors were able to measure changes in financial levels, physical health and mental well-being across a decade (1991–2001).They found women post-divorce experience an increase in levels of financial strain which in turn decreased their self-assessed rate of mental health after divorce.

In a different study, Cohen and Dekel (2000) found that a sense of coherence in and ability to cope play a role in sustaining well-being during difficult periods of stress in one's life (Cohen and Dekel, 2000). The authors measured *sense of coherence* using Antonovsky's (1987) 29-item Sense of Coherence questionnaire. The authors found that women with a strong *sense of coherence* were more apt to seek help from friends and family the contributed to well-being (Cohen and Dekel, 2000). Using data from the Households, Income and Labour Dynamics in Australia, Hewitt and Turrell (2011) found that a greater sense of well-being is preserved if it is the wife who initiates the divorce (implying perhaps higher socio-emotional well-being) as opposed to the husband (Hewitt and Turrell, 2011). In this thesis, I will look at the effect of women's pre-divorce socio-emotional well-being on women's post-divorce economic well-being.

Hypotheses 3: Divorced mothers with higher socio-emotional well-being will have higher total yearly family income post-divorce than women who have lower socio-emotional well-being.

Interpersonal Resources *Non-Residential Father Involvement* The positive effects of nonresidential fathers on mother's financial and socio-emotional well-being have also been studied. For example, using data from the 1997 National Survey of America, Stewart (2011) found that when nonresidential fathers had extended visit with their children, custodial mothers experienced higher levels of mental health and lower levels of parental stress. Extended visits with father may reduce the stress associated with single parenting and allow for women who have more time to focus on themselves. They would be more likely to recover financially and successfully negotiate the rigors of family post-divorce by having the time to secure employment and education than those women whose children's father is less involved. Mothers would also have more time to interact with others socially and date. Longer visits would help fathers create a normal routine with their children that resulted in more close relationships (Amato, 2010).

Hypotheses 4: Divorced mothers whose children have any visits with their nonresident father will have higher total yearly family income than mothers whose children have no visits with their nonresident father.

Religion Does religion have a positive or negative association in the economic well-being of single divorced women with children? Two studies found mixed results when looking at the role religion plays in coping with divorce. In the first instance, religion was defined as a spiritual coping and not a particular denomination (Krumrei et al, 2009) whereas the second examined perceptions of divorce among the Seventh-Day Adventists (Webb et al, 2010). No studies have looked at other aspects of religion on women's post-divorce economic well-being.

Using data from a community sample of participants from 13 states (55 women and 45 men) Krumrei, Mahoney and Pargament (2009) found *spirituality* (rather than a specific denomination) plays a role in the adjustments faced post-divorce. Their results showed that of the 100 respondents, the majority (88%) used "adaptive spiritual coping" to get through their divorce which was positively associated with adjustment measured by "posttraumatic growth. On the other hand, those respondents who related divorce to a "sacred loss" showed higher levels of depression and those respondents with spiritual struggles also showed higher levels of depression.

Webb et al. (2010) looked at religious coping of members of Seventh-day Adventist to determine whether negative views on divorce had greater negative effects on post- divorce depressive symptoms. Using survey data collected from the Biopsychosocail Religion and Health Study (BRHS) the authors found that, overall, divorce was associated with elevated depressive symptoms, but high levels of positive religious coping buffered the negative effects of divorce. While these studies looked at how religious coping added to post-divorce emotional well-being, in this study, I will also look at religious attendance and the effects it has on post-divorce economic well-being. The NLSY79 measures religion in terms of affiliation and church attendance. I believe that church attendance will positively affect women's post-divorce economic well-being. Religious participation may build her confidence in the job market and provide connections that lead to potential jobs and in turn increase her sense of stability through regular attendance.

The role of religious affiliation is less clear with respect to its association with economic well-being. Durkheim's (1951) famous study on suicide lends some insight into this. Religious affiliation was found to have a substantial effect on suicide rates. Jews and Catholics were less

apt to commit suicide than Protestants. He explained this as a result of Protestants being "far more the author of [their own] faith, were more likely to commit suicide" (p.158). Protestants tend to have a more individualistic attitude and strong work ethic, where Jews and Catholics form stronger bonds with within their religious community that may explain varying results in social resources associated with economic well-being post-divorce. Culturally, Protestants do not seem to act as a religious community in which social support and guidance are as strong as experienced by Jews and Catholics. Jewish and Catholic women could experience a greater decline in socio-emotional health than Protestants. On the other hand, it is possible that Protestant women, having more autonomy, will have greater economic well-being post-divorce. Therefore it is difficult to form a hypothesis about religious affiliation. One possibility is that religious affiliation will have a mixed effect depending on denomination when looking at economic well-being.

Hypotheses 5a: Divorced mothers who attend religious services more often will have higher total yearly family income than divorced mothers who attend religious services less often.

Hypotheses 5b: Protestant mothers will have higher total yearly family income than Catholic mothers.

Structural Resources *Child Support* Child support is an important source of income for women and children post-divorce. (Bartfeld, 2000; Huang et al., 2005) According to the Current Population Survey, among custodial mothers with a child support award, about 80 percent of them receive child support from the children's noncustodial fathers. However, about 50 percent of custodial mothers did not seek and therefore were not awarded child support; in those

situations fathers have very low rates of providing economic support to their children (NCFMR, 2011). In addition, child support awards are typically small and less than half only about half of mothers receive full payment.

Many studies include child support in their measure of divorced mother's household income (Duncan and Hoffman, 1985; Mauldin, 1990). Past studies have measured child support as a measure of household income, along with alimony and/or welfare receipt (Arditti, 1997; Bianchi et al., 1999; Duncan and Hoffman, 1985; Page and Stevens, 2004), with a couple of exceptions (Bartfeld, 2000; Huang et al., 2005). Unlike alimony and welfare receipt, child support is a long-term economic resource for women post-divorce. Child support should not be treated as regular income because even though an award is granted not all women receive full payment and receipt has been shown to differ by economic class.

Using data from the Survey of Income and Program Participation (SIPP) Bartfeld (2000) assessed the impact of child support on income to poverty levels for custodial mothers and non-custodial fathers post-divorce. Where poverty rates were in question, Bartfeld (2000) found child support payments reduced custodial poverty by 7% to 11%, however even after child support was received, custodial mothers poverty rate, for this sample remained at 31 to 38% post-divorced. Even though the reduction in poverty rates is small for some women, the positive effects of economic well-being on both mother and children may be substantial.

Huang et al. (2005) examined child support obligation (amount required to pay by court order) and compliance (following through with payments to mother) using nationally representative data from the Current Population Survey- Child Support Supplement (CPS-CSS) and specifically, how low-income fathers increased obligation effects overall compliance. They found that lower income fathers were obligated to pay at higher rates making it difficult to pay

child support on a regular basis, if at all. Since this is the case, already low income mothers may have higher reliance on welfare and have lower economic well-being.   In this study, I will look at child support as an independent variable to measure its association with economic well-being. Child support is measured in the NLYS79 in the year 2010 as *income from child support*.

Hypotheses 6: Divorced mothers who receive child support will have higher total yearly family income than divorced mothers that do not receive child support.

Welfare While there are no clear statistics of the number of divorced mothers receiving welfare, we do know that 43 percent of mother-only families live in poverty (Lamanna and Riedmann,2013). In 2004, the U.S. Census Bureau reported of the 11.1 million participants who received welfare, 77 percent were single mothers. Studies have examined the effects of welfare receipt on divorce (Hoffman and Duncan, 1995), child support distribution among welfare recipients (Bartfeld, 2003) and the impact of welfare on marriages and divorce (Bitler et al., 2004), but no study has examined the association of welfare receipt on economic well-being post-divorce. The reliance on state welfare allows women to provide for their children when employment and child support combined fail to adequately provide enough income. In order to qualify for TANF a family must show an income of $1000 a month or less (Department of Health and Human Services, 2010). As stated previously, many studies combine child support and welfare rather than looking at their effects individually. Since the 1996 welfare reform, welfare receipt is temporary and women may not have the resources to find quality employment or build adequate education to support their family. All of these factors combined may result in a lowered economic well-being.

Hypotheses 7: Divorced mothers who receive welfare will have lower total yearly family income than divorced mothers who do not receive welfare.

Community Size   The size of a women's community may be important in her ability to recover financially and building her life after divorce. A larger community may enhance a post-divorce mother's ability to find employment and other resources, such as higher education. Mother's in larger communities may have more relatives available to them for child care also. Larger communities have been shown to have a positive effect of women labor force participation (Herbst and Barnow, 2008). Previous studies have only examined the effect of community in the form of marriage preservation policy and programs. Birch et al. (2004) only found a 2% decrease in divorce rate where such policies were in place.

Other studies examined the effect of neighborhood location and the probability of divorce. Two such studies, one from the United States and the other from Norway, showed there is little evidence that neighborhoods hold any weight in factors of divorce. South's (2001) reported only a slight effect for lower income neighborhoods that may increase the probability of divorce, but this was not due to location, but rather to the husband's low income. More recently in Norway, Lyngstad (2010) studied population density effects on divorce rates and found that population density had no effect on the rate of divorce.   Rather, he too found that economic stability (risk and levels of unemployment) played a more prominent role. Both of these studies revealed that marriages are more vulnerable when economic situations are unstable, but not due to location of neighborhoods. None of the studies looks at neighborhood associations on economic well-being post-divorce. In this study, I will use Standard Metropolitan Statistical

Area (SMSA) region (Northeast, North Central, South and West) as proxies for community size

and availability of employment and community based resources that may have positive

associations on economic well-being

     Hypotheses 8a: Divorced mothers who reside in SMSA areas will have lower total

yearly family income than divorced mothers who reside in SMSA--Central City, Non-SMSA or

undefined areas.

     Hypotheses 8b: Divorced mothers who reside in the southern region of the United States

will have lower total yearly family income than divorced mothers who reside in the Northeast,

North Central, or western regions of the United States.

Control Variables The following variables will be included in the analysis to account for

sources of spuriousness between the independent variables and family income.

 Race/Ethnicity It is important to examine the associations of race and ethnicity on economic

well-being due to hard to measure cultural differences between these groups and economic

discrimination (McLoyd et al., 2000). Previous research indicates that race/ethnicity has a

significant effect on economic well-being. Black women have been shown to have larger

declines in income post-divorce than white women, both in family income and in per capita

income (Duncan and Hoffman, 1985; Mauldin, 1990; Smock, 1994). Historically, minority

women (Black and Hispanic) on average, been shown to have lower human capital and make less

income than white women (Mauldin, 1990; Smock, 1994). Duncan and Hoffman (1985) found

that Black women were far less likely to remarry than white women, resulting in black women's

lower PDER. By looking at the racial and ethnic differences in single divorced women with

children, we will see a much clearer picture of economic well-being and possibly why these outcomes have such varied results for different groups of divorced women.

Race and Ethnicity and PDER Duncan and Hoffman (1985) used data from the Panel Survey of Income Dynamics (PSID) measuring total family income up to five years post-divorce found that, without remarriage, Black women were significantly worse off than white women at one, three and five years post-divorce. This could be the result of differences in types of economic resources post-divorce. They reported that while white women were more likely to receive alimony and child support, Black women were more likely to supplement labor income with welfare assistance.

There are also lower economic returns to remarriage for black than white women. White women were more likely to remarry (more than half of the 209) and opposed to less than half of the Black women (140 sampled). Another reason is the lower economic return of remarriage for Black women than white. When the authors looked at remarriage as a way to recoup economic stability, they found only a 6% difference in income for Black women who remarried as opposed to still-divorced.

In another study, differences outcomes of PDER for women varied considerably by race and ethnicity. Unlike Duncan and Hoffman (1985), Smock (1994) included Hispanic women in her analysis. Using data from the National Longitudinal Survey of Youth she looked at personal income and per capita income, she found women of all races and ethnicity to be worse off than men of all races. Whereas, white and Hispanic women show a decline of 20 percent and Black women show a decline of 35 percent. Hispanic and white men showed substantial increases of 18% and 61% respectively, and Black men showed only a slight increase.

Mauldin (1990) used data from the National Longitudinal Young Women (NLS) to look at differences in PDER among Black and white women. Regardless of women's level of education race and ethnicity was significantly related to per capita income. She explains that black women experienced a decrease of $8,581 in yearly per capita income which may reflect against minorities in public policy and discrimination within the workforce.

Hypotheses 9: White divorced mothers will have higher total yearly family income than Hispanic and Black divorced mothers.

Age Age has been shown to play a role in the time of divorce. Teachman et al (2000) specifically found a significant increase of divorce among women ages 40 – 44. Between the years 1975 to 1990, divorce increased for white and Hispanic women from 20% to 35% and from less than 20% to 27% respectively. There was a slight increase for Black women during the same time frame from 30% to 45%. Routinely studies have shown as a woman's age increases her chances of remarriage decreases (Duncan and Hoffman, 1985; Smock et al., 1999; Sweeney, 1997) Age at the time of divorce has been shown to be a predictor of a women's economic well-being because the younger a women is at the time of her first divorce, the more likely she is to remarry (Sweeney, 1997).

Hypothesis 10: Younger divorced mothers will have higher total yearly income than older divorced mothers.

Age of Youngest Child in Household It is also well known that the age and number of children in a household has a negative effect on PDER, socio-emotional well-being and remarriage (Duncan and Hoffman, 1985; Sweeney, 1997; Smock, 1999; Sweeney, 2010; Williams and Dunn-Bryant, 2006). William and Dunn-Bryant (2006) found mothers of young children have higher levels of stress due to increased financial constraints (costs of childcare and child's needs) and time constraints (divided between work and spending time with children). It has also been shown that the presence of children (six years and younger) have a negative effect on remarriage for women (Sweeney, 2010).

Hypothesis 11: Single divorced mothers with younger children residing in the household will have lower total yearly income than single divorce mothers with older children or no children residing in the household.

Duration of Marriage There are several reasons why the longer the duration a marriage has lasted could result in greater decline in economic well-being for women. In the past, women often married at a younger age. These women, who then divorce later in life, may have a less stable economic well-being. In more recent decades, women are waiting longer to marry. In terms of divorce, duration of marriage is shorter and economic well-being may be less affected and more easily recovered.

Hypothesis 12: Single divorced mothers who were married longer will have lower total yearly family income than single divorced mothers who were married for a shorter period of time.

Years since Divorce Similar to duration of marriage, years since the divorce could play a role in economic well-being for mothers. Divorce may prompt a return to higher education or allow women to re-establish themselves in the workforce, may have a positive effect on income

Hypothesis 13: Single divorced mothers who have been divorced longer will have higher total yearly family income than mothers who have been divorced a shorter of time.

Number of Family Members in Household In past studies, the size of the household is has been included in the analysis in relation to family income. For every additional family member, there is a decline in available income that reduces single divorced mothers' ability to maintain her household financially. This variable is especially important for single mothers, because she most often retains custody of the children.

Hypothesis 14: Single divorced mothers with fewer family members living in the household will have higher total yearly family income than single divorced mothers with more family members living in the household.

METHODS

Data My analysis draws upon data from the National Longitudinal Survey of Youth 1979 (NLSY79). The NLSY79 is a nationally representative sample of 12,686 young adults between the ages of 14 – 22 in 1979. The original purpose of the survey was to gather information on labor force behaviors and also a wide range of socio-economic, demographic, and family building patterns. The NLSY79 contains an overrepresentation of Hispanic, Black, economically

disadvantaged white youth. Respondents were interviewed annually from 1979 to 1994 and

every other year from 1994 to 2010. Retention of the NLSY79 respondents has been excellent—

90% of respondents were preserved through 1994, 85% of the original respondents completed

the 1998 round of survey and 80.6% of respondents completed the 2010 round.

The data chronicles the changes in the lives of the respondents ranging from their

schooling career, family formation, and entry into the workforce or continuing on in higher

education. For the purposes of this paper, the information on respondents' such as education

attainment, employment, timing and duration of marriage, family background, and socio-

emotional well-being will be used to examine how various resources are associated with the

economic well-being of divorced women with children.

 Analytical Sample My sample is limited to divorced, non-cohabiting women with children

from the 2010 round of the NLSY. The original 2010 sample of the NSLY 2010 consisted of

12,686 respondents. This represents a significant reduction in respondents from the 1998 round

(5,124 respondents) as a result of the NSLY's decision to drop the military sample. The 2010

round was also reduced by a small number of respondents who were judged to be "extremely

difficult to interview" or who were deceased. My sample was then limited to women only

(N=3,896) and respondents currently were divorced (N = 875). Divorced women who were

cohabiting were also removed, reducing the sample to 750 respondents. Finally the sample was

restricted to single divorced women with children, creating the final analytical sample of 433

women.

Dependent Variable The dependent variable in the study is total yearly family income in

dollars. The 2010 survey describes total household income as, "total net family income in the

past calendar year". When reviewing the data, it was found that there were 52 respondents who

reported "don't know" and 11 respondents that refused. The remaining 8 cases reported an income of 0. These 71 cases were coded to the mean.

Independent Variables As stated previously, I combine women's resources into three categories: individual, interpersonal and structural, which encompasses all of my variables. *Individual Resources* The NLSY measured education through the question, "Highest grade completed as of May 1 survey year" The potential answers were none to eighth year of college. Five dummy variables were created to represent the highest grade completed: (a) less than high school, (b) high school, (c) some college, (d) four year degree and (e) post bachelor degree or training.

Average hours worked per week was based on the question," What were the number of hours worked in the past calendar year?" coded in number of years.Socio-emotional well-being was measured in several ways. The Rotter scale (1979) measured socio-emotional well-being, specifically locus of control, through four pairs of questions in which the respondent chooses the best fit answer. All answers were coded as "much closer" and "Slightly closer." Pair One: "What happens to me is my own doing" and "Sometimes I feel that I don't have enough control over the direction my life is taking." Pair Two: "When I make plans, I am almost certain that I can make them work" and "I am not always wise to plan far ahead, because many things turn out to be a matter of good or bad fortune anyhow". Pair Three: "In my case, getting what I want has little or nothing to do with luck" and "Many times we might just as well decide what to do by flipping a coin". Pair Four: "Many times I feel that I have little influence over the things that happen to me" and "It is impossible for me to believe that chance or luck plays an important role in my life". Rotter scale score ranges from 1 to 16, with high scores representing less locus of control, or more feeling that external forces are controlling one's life. Rotter scale was

administered in 1979 only. In this study, 8 cases that were listed as "valid skips" were coded to

the mean. The Pearlin Mastery Scale (1992) was administered in 1992 and is coded numerically

ranging from 0 to 29 with higher scores indicative of greater mastery. In this study, there were

10 cases that were non-interviews and 4 cases that were valid skips that were coded to the mean.

The Rosenberg Self-Esteem Scale (2006) was administered in 1980, 1987, and 2006. In this

study, I used the NLSY 2006. This scale ranged from 0 to 34 with higher scores indicating

greater self-esteem. In this study, 29 cases listed as non-interview and 14 cases listed as "don't

know" were coded to the mean. The CES-Depression Scale was administered in 1992 and 1994.

In this study, I used the 1994 seven – item which ranged from 0 to 29 with higher scores

indicating greater depression The 1994 CES-Depression scale (1994) contained 15 non-

interview and 1 "don't know" that were coded to the mean.

Interpersonal Resources Non-residential father involvement was measured through the question,

"How many times in the past 12 months did the biological child see other parent."   Three

dummy variables were created for non-resident father involvement: (a) no visit to any child in

the household,(b) any visit to any of the children in the household and, (c) no children living in

the household. Religious attendance was measured with the question, "In the past year, about

how often have you attended religious services, more than once a week, about once a week, two

to three times a month, about once a month, several times or less during the year, or not at all?"

Five dummy variables were created for religious attendance: (a) unknown (b) weekly (c)

monthly (d) yearly (e) not at all. Religious affiliation was measured by the question, "What is

your present religion?" Options were Protestant, Christian, no denomination known or non –

denominational, Baptist, Episcopalian, Lutheran, Methodist, Presbyterian, Roman Catholic,

Jewish, and other or none. Religious affiliation was measured in 1979, 1982, and 1998 and 2000.

This study uses the 2000 measure of religious affiliation and five dummy variables were created: (a) not known (b) Protestant (c) Catholic (d) other (e) no affiliation.

Structural Resources Child support was measured by the question, "In total, how much in child support did you actually receive during [calendar year prior to survey year]?" which was answered in dollar amounts. Because a substantial percentage did not receive child support, I created a dummy variable to assess whether any child support was paid (yes or no). Welfare was measured through the question, "What was the total amount of AFDC, food stamps, or SSI/other public assistance/ welfare received during calendar year? " in dollars. I created a dummy variable that indicates whether any welfare was received (yes or no). "Refusals" and "don't knows" were coded as no welfare received, which totaled 196 cases. Community size Respondents residence was determined by two questions, the first, "Is respondents' current residence in SMSA (Standard Metropolitan Statistical Area)?" answered with (a) not in SMSA, (b) SMSA, not in central city, (c) SMSA, in central city, (d) SMSA, undefined (whether in central city is unknown) There was one valid skip and 3 invalid skips that were coded to SMSA other. Next, region was determined by the question, "What is region of current residence?" was answered with, (a) Northeast (b) North Central (c) South (d) West. One case of valid skip was coded to the mode.

Controls   Race/Ethnicity was measured through the question, "What is your origin or decent?" assessed in 1979. Respondents could choose from thirty categories. The NLSY grouped these as Hispanic, Black, Non-Black, and non-Hispanic. *Age* of the respondent was taken in the 2010 survey and was measured with the question, "age of respondent at interview date?" answered in years. Age of youngest child in household was measured by the question, "what is the age of the youngest bio/step/adopted child in household?" answered numerically. Duration of marriage

(measured in years) was determined by subtracting the date the first marriage ended

("year/month ended first marriage?") from the date the first marriage began ("month/year began

first marriage?"). The 52 missing cases were coded to the mean. Years since divorce was

measured as the difference between the year of the interview and the year of divorce (46 cases

were coded to the mean). Number of family members *in the household* in the 2010 survey was

coded numerically and ranged from 1 to 10 or more.

Analysis Plan   First, I provide a description of the social, demographic, and economic status of

currently single divorce women with children in 2010. Depending on the level of measurement

of each variable, descriptive analysis includes percent distributions, means, and standard

deviations. Whereas the frequencies presented are not weighted, the percent distributions and

means employ the NLSY sample weights to account for oversampling of minorities and low

income respondents. In the second part of the analysis, I assessed the bivariate relationship

between each independent variable and household income. Statistically significant relationships

were assessed using T-tests and Chi-square tests. These results have also been weighted in order

to be representative of the national population. In the third part of the analysis, household income

was regressed on each set of independent variables separately, controlling for women's

sociodemographic characteristics. Then, the sets independent variables are included in the same

model, net of controls, to assess the independent effect of each variable on household income.

The multivariate analysis described above do not employ the NLSY sample weights, as these

models are intended to provide an assessment of the theoretical relationships between variables

and are not intended to be nationally representative.

In the third part of the analysis, the relationship between family income and family resources will be assessed in a multivariate context, controlling for socio-demographic characteristics of women and their household. Each set of resources will be entered into the model one block at a time (individual, socio-emotional, structural resources), along with controls. Then, all of the sets will be included in the same model simultaneously. This approach will provide information (through comparisons of R-squares between models) on which set of resources are the most important in explaining divorced mothers' household income.

RESULTS

Descriptive Results Table 1 presents the characteristics of the sample. First, the mean yearly household income for the sample was $46,970 per year. Next, the three categories of independent variables are presented (individual, interpersonal, and structural). First I describe the individual resources of these women. About 7% of women had less than a high school education, 37% completed high school, 32% had some college, 13% completed a four year degree, and 10% had a post-BA education or training. The women in this sample worked an average of 34 hours each week in paid employment. The final individual resource, socio-emotional well-being contains four separate measures that were administered in different years. The Rotter's Scale (1979) ranged from 1 to 16 (with higher scores representing lower locus on control) and the mean score of this sample was 9. The Pearlin Mastery scale (1992) ranged from 0 to 29 (with higher scores indicating greater mastery) and the mean score was 22. The Rosenberg Self-Esteem scale (2006) ranged from 0 to 34 (with higher scores representing higher self-esteem) and the mean score was 23. The C-ESD depression scale (1994) ranged from 0 to 29 (with higher scores indicating greater depression) and the mean score of these women was 5.

The second category of family resources is interpersonal resources. These variables include nonresident father involvement, religious service attendance, and religious affiliation. Nonresident father involvement showed 12% of the children (of this sample) did not reside in the mother's home. About 20% of children did reside in the mother's home and had no visitation from their father, whereas 68% of the children in the household had some visitation from their father during the past year. Among 6% of mothers, religious attendance was not reported and was therefore recorded as unknown. Forty-two percent attended religious services weekly, 24% attended monthly and 18% attended yearly. Ten percent did not attend any religious services at all. About 6% of women did not state their religious affiliation, 42% were Protestant, 24% were Roman Catholic 10% indicated some other affiliation, and 11% reported no affiliation.

The final category of family resources, structural resources, includes child support receipt, welfare, and community size. Forty-two percent of mothers received child support and 58% did not receive child support. About 15% of mothers received welfare. Community size measured in in terms of women's residence within a Standard Metropolis Statistical Area (SMSA). The results showed that 6% of these women did not live in a SMSA area, 63% lived in a an SMSA area categorized as metropolitan, 27% lived in a SMSA categorized as central city (SMSA), and 4% live in an undefined SMSA area. In terms of region, 16% of this sample lived in the Northeast region of the United States, 29% lived in the North Central region, 38% lived in the South and 17% lived in the West region of the United States.

Other socio-demographic variables included race/ethnicity, age of the respondent, age of youngest child in the household, the length of woman's marriage (in years), and the number of family members in the household. Racial stratification of this sample showed 10% of these women were Hispanic, 19% were Black, and 71% were white. The average age of the women

in this sample was 49. The average age of the youngest child was 18. The average length of

marriage in this sample was 12. The average number of years since the divorce was 12 years.

The average household size of these women was 2.9.

Bivariate Results   Bivariate analysis was conducted between mother's total yearly family

income and each independent variable. These results are described below.

Starting with women's individual resources, the relationship between mother's highest

grade completed and family income was statistically significant. Compared to mothers with a

high school degree, women who did not complete high school had incomes an average of $8,247

less ($p < .10$). On the other hand, mothers with a college degree had a family income $37,659

greater ($p < .05$). Similarly, women with a post-BA education had incomes $27,616 higher than

women with a high school education ($p < .001$). The difference in income between women with

some college education was not significantly different from women with a high school diploma.

Women's average number of weekly hours worked was significantly associated with women's

yearly family income. Every additional hour worked was associated with $495 greater income.

($p < .001$).

The relationship between mother's socio-emotional well-being and family income was

statistically significant. For each point increase in the Rotter's Scale, in which mothers' view

that external forces have more control over their lives, there was a decrease of $2,441 per year in

family income ($p < .01$). The Pearlin Mastery Scale had a positive effect on family income.

Each point increase on this scale was associated with a family income of $2,727 greater ($p <

.05$). Each point increase in the Rosenberg Self-Esteem Scale was associated with an increase of

$2,032 in family income ($p < .05$). The C-ESD Depression Scale was negatively associated with

family income. For each point increase in depression mother's experienced, family income was $1,311 less (p < .01).

Nonresident father involvement had a statistically significant relationship with family income. Compared to mother's whose children who had any visitation with their fathers, those mother's whose children had no contact with their father had   a family income $16,013 lower (p < .01). The income of mothers whose children who did not reside in the household was not statistically different from women's whose children had any visitation.

The relationship between church attendance and family income was statistically significant. Compared to mother's who attended church services on a weekly basis, mothers who attended on a yearly basis were associated with a family income $13,116 greater (p < .10). Mothers, whose attendance was unknown, attended monthly, or not at all; were not statistically different from, mothers who attended weekly.

Similarly, the relationship between religious affiliation and family income was not statistically significant, with one exception. Compared to Protestant mothers, mothers with no affiliation had family income an average of $13,686 lower (p < .05). Mothers whose affiliation was not known, Catholic or was some other religion were not statistically significant different from Protestant mothers.

The relationship between child support receipt and family income was statistically significant. Compared to mothers who received no child support, mothers who received any child support had a family income of $11,069 more (p < .10). Welfare receipt had a negative and statistically significant effect on family income. When compared to mothers who did not receive welfare, mothers who received of welfare assistance had a family income of $26,629 less (p <

.001). Community size and Region did not have a statistically significant relationship with income at the bivariate level.

Length of marriage and years since divorce were significantly associated with family income. For every year longer the marriage, family income was $646 greater ($p < .10$). A negative association was found between years since divorce and family income. For every year since the divorce, there was a decline in family income of $862 ($p < .05$). Race and ethnicity, age of respondent, age of youngest child in household, and number of family members living in the household did not have a statistically significant relationship with the family incomes of this sample of divorced women.

Multivariate Results Multivariate analyses were conducted by first regressing mothers' yearly family income on each set of variables in separate models according to individual, interpersonal and structural resource categories, followed by a regression involving only the controls. Then, and then all of the variables were regressed together in the full model. Results are shown in Tables 2 through 6.

Beginning with individual resources (see Table 2), the relationship between mother's family income and highest grade completed was statistically significant. Compared to mothers with a high school degree, mothers with a four year degree had incomes averaging $21,410 greater ($p < .001$). Also, statically significant was mothers with a post graduate degree had a family income of $24,906 greater ($p < .001$) than mothers with a high school degree. Compared to mothers with a high school degree, mother's with less than a high school degree or some college did not significantly differ in family income. Next, average hours worked per week had a statistically significant relationship with household income. Every additional hour worked was associated with $451 greater family income ($p < .001$). Finally, one aspect of mother's socio-

emotional well-being had a statistically significant relationship with family income. The Pearlin

Mastery Scale had a statistically significant and positive relationship with family income. For

every point increase of self-mastery mother's had $913 greater family income ($p < .10$). The C-

ESD Depression Scale had a statistically significant and negative relationship with family

income. For every point increase in depression mother's had $772 decrease family income ($p <

.10$). The Rotter Scale and Rosenberg Self-Esteem Scale did not have a statistically significant

relationship with family income. The R-squared of .23 means that 23% of variability in family

income within this model can be explained by divorced mothers' interpersonal resources. The

standardized betas indicated that, relative to the other variables in the model, hours worked per

week contributed the largest amount of the variation in family income (.25), followed by post-

graduate degree (.20) and four year degree (.19).

The results in Table 3 show the relationship between mother's interpersonal resources

and family income. Nonresident father involvement had a statistically significant relationship

with family income. Mothers whose ex-husband did not visit their children had $8,033 less

family income ($p < .05$). The respondents who skipped the question about religious attendance

and affiliation were combined into a variable labeled Not Known. Unknown religious affiliation

had a statistically significant relationship with family income. These mothers had $16,484 more

family income ($p < .10$).The remaining interpersonal resources, no children in the household,

religious attendance, and religious affiliation did not have a statistically significant relationship

with family income. The R-squared of .04 means that 4% of the variability in family income is

explained by mothers' interpersonal resources. The standardized betas indicate that, relative to

the other variables in the model, unknown religious affiliation (.12) contributed the largest

amount of variance in the interpersonal resources, followed by no visitation from fathers (.09).

Table 4 shows the effect of mother's structural resources on family income. The effect of family income was statistically significant. First, compared to mother's who did not receive child support, mothers who did had an average family income of $9,370 greater (p < .01). Next, compared to mother's who did not receive welfare, mothers who had had, on average, a family income of $26,232 lower (p < .001). The remaining structural resources, community size, Northeast, North Central and West regions did not have a statistically significant association with family income. The R-squared of .11 means that 11% of the variability in family income can be explained by divorced mothers' structural resources. The standardized betas indicate that, relative to the other variables in the model, welfare receipt contributed the largest amount of variation (.29) followed by child support (.13) in family income.

Table 5 shows the results for mothers' sociodemographic characteristics. Age of youngest child had a statistically significant relationship with family income. For every year younger the child the mothers had $654 less family income (p < .05). Hispanic, Black mothers, age of respondent, duration of marriage, years since the divorce and family size did not have a statistically significant relationship with family income. The R-squared of .03 means that 3% of the variability in family income within the model can be explained by Mothers' sociodemographic characteristics. The standardized betas indicated that age of youngest child contributed the largest amount of variance (.11) in family income.

In Table 6, the full model, all independent variables were included in the regression simultaneously. The full model controls for spurious effects and intercorrelations between the independent variables. Hypotheses 1 were that divorced mothers with higher education would have higher family income than divorced mothers with lower education. Divorced mothers with a four year degree had $18,713 greater family income (p < .001) and mothers with a post-

doctoral degree had $23,289 higher family income (p < .001) than mothers with a high school degree. Hypothesis 2 stated that divorced mothers who worked more hours per week will have higher total yearly family post-divorce than mothers who worked fewer hours. For every hour worked per week divorced mothers had $328 more family income (p< .001).   Hypotheses 3 stated that divorced mothers with higher socio-emotional well-being will be associated with higher family income than mothers who have lower socio-emotional well-being. This hypothesis was not supported. Hypotheses 4 stated that divorced mothers whose children have any visits with their father will have higher total yearly family income than mothers whose children have no visits with their fathers. This hypothesis was not supported. In Hypothesis 5a, Protestant mothers were expected to have higher per capita income than Catholic mothers and Hypothesis5b stated that divorced mothers who attended religious services more often would have higher per capita income than divorced mothers who do not. The effect of religious attendance and affiliation on family income was not supported once the other variables were added to the model

In Hypothesis 6 stated that divorced mothers who received child support will have higher family income than divorced mothers who did not receive child support. This hypothesis was not supported. Hypotheses 7 which stated that divorced mothers who receive welfare will have lower family income than divorced mothers who do not receive welfare, was supported. Mothers who received any type of welfare assistance had $13,388 less family income (p < .01). Hypotheses 8a and 8b measured community size through two different variables, Standard Metropolis Statistical Area (SMSA) and Region. Hypotheses 8a stated that divorced mothers who reside in SMSA areas will have lower total yearly family income than divorced mothers who reside in SMSA-- Central City, Non-SMSA or undefined areas. Hypotheses 8b stated that divorced mothers who

reside in the South region of the United States will have lower total yearly family income than divorced mothers who reside in the Northeast, North Central, or Western regions of the United States. Hypotheses 8a through 14 were not supported.

The R-squared in the full model is .28. This means that 28% of the variability in family income can be explained by this model. The standardized betas indicate that, a post-graduate college degree contributed the largest amount of variability in family income (.19), followed by average hours worked (.18), a four year degree (.17) and welfare (.15).

It is notable that compared to the model that included divorced mothers individual resources, the models that included interpersonal resources and structural resources only contributed an additional 5% to the variance in household income (with R-squares of .23 versus .28). This suggests that divorced mothers' household incomes are primarily the result of interpersonal resources at the time of divorce.

CONCLUSION

This thesis investigated the effect of social resources on single divorced mothers' family income. As stated earlier, previous studies are outdated and more current studies are needed to assess the level of economic well-being of divorced mothers with children. This current work expands the knowledge of experiences of these mothers, whose lives and trajectories are much more diverse than in previous decades. Unlike previous research, I do not include remarriage as a source of economic well-being for two reasons. First, remarriage has already been shown to be a stable path to income recovery and second, women's increases in employment and education level have allowed more women to remain single following divorce.

Finally, the origin of the study was Amato's (2000) Divorce-Stress-Adjustment-Perspective. By expanding on the social resources to include individual, interpersonal and

structural aspects, a more clearly defined, and specific picture of what resources currently make a difference in these mothers lives can shape the direction of state and federal policy and future research.

However, there are a few disadvantages of limiting this study to just the three resources categories within Amato's. First, Amato's (2000) model encompasses entire process of divorce, where mediators (stressors) from divorce affected aspects in the lives of both children and adults, however, I did not address these stressors. Amato (2000) also included moderators (protective factors) to alleviate some of the stress brought on by divorce. The present study was limited to examining the resources that were associated with a mother's economic well-being. Also, Amato (2000) included an adjustment phase within his perspective. This phase primarily looked at psychological, behavioral and health problems after divorce (duration and severity), functioning in new roles, and how identity and lifestyle is no longer tied to marriage. He also includes in this phase the crisis model and the chronic strain model. While these aspects are important in post-divorce adjustment, these aspects were beyond the scope of this study.

I found support for three of my hypotheses. First, as expected and consistent with past research on the relationship between education and income, education level was positively correlated with family income among divorced mothers. More specifically, mothers who have a four year degree and a post-doctoral degree had significantly higher family incomes, increasing the economic stability of her family. The fact that the effect of having some college versus a high school diploma was not significant indicates that a college degree in particular may be the key to divorced women's economic stability. Also, average hours worked per week made a considerable difference for these mothers family income. As stated earlier, employment may

reduce the need for some women to remarry, but for others economically vulnerable is still a reality.

There was one structural resource that had a statistically significant relationship with single divorced women's family income. Receiving any type of welfare support was associated with less family income. With 43% of mother-only families living in poverty (Lamanna and Reidmann, 2013) this is an important finding and indicates that welfare is important in filling the financial gap among many divorced women and their families.

There were six hypotheses within my model that were not supported. The first, employment, has been studied in previous research in relation to examine the likelihood of divorce and remarriage as well as income. In this study, I examined employment in association with family income. Whereas the relationship was statistically significant in the bivariate analysis, employment was no longer significant in models that included additional social resources and controls. This suggests that the effect of employment may be spurious as a result of women's age, education, or other variables.

Next, I looked at women's socio-emotional health and its effect on family income. Hypothesis 3 stated that divorced mothers with higher socio-emotional well-being will be associated with higher total yearly family than women who have lower socio-emotional well-being. Even though divorced women's socio-emotional well-being had been linked to income in past studies, the effect here was not statistically significant. One reason may be that assessments of women's socio-emotional well-being were administered in previous years and sometimes many years in the past. Mothers' well-being years prior may no longer be relevant to their family income or may have changed over time. Because of this limitation, these variables need to be investigated further. Nonresidential father involvement had a positive effect on the economic

lives of these mothers in Table 2, however, when the variable was entered into the full model, the effect was no longer statistically significant. Past studies have shown a lack of nonresident father involvement was associated with lower incomes among single divorced women. A possible reason nonresident father involvement did not have a statistically significant relationship to mothers family income here may be twofold. First, these mothers may have higher education and are less reliant on inkind care from father involvement. Second, these mothers, being slightly older, having older children and may be less reliant on child support. Neither religious attendance nor religious affiliation had a significant effect on family income. Religion is difficult to measure. In this case, the lack of effect could be due to the manner in which it was measure in the model or again may be spurious as a result of other control factors within the model.

Child support also did not have a significant effect on family income. Past studies have shown child support to be a very important source of income for mothers and their children. In this model, one possible reason that no effect was found may be low average award amounts when child support is paid or the older ages of the mothers and children within this sample. Moreover, child support was measured rather crudely in terms of any child support paid and did not include the effect of lower versus higher amounts. Divorced mothers who resided in SMSA areas did not have a lower total yearly family income than divorced mothers who resided outside of an SMSA. Past studies showed statistically significant effects of community size on marriage and employment so it could be that SMSA is an inadequate measure of one's community size and may be too broad to capture the effect of local employment opportunities or differences in wages. While no known previous study had looked at the effects of region on family income,

divorced mothers residing in the Northeast, Northcentral and West showed no statistical relationship with family income.

I also expected race and ethnicity to have an effect on income based on previous research. However I did not find a significant effect of race/ethnicity.

My analysis has several limitations. First, this analysis is cross-sectional using data from only the 2010 survey year. This makes statistical assessments very difficult. Moreover, key variables I desired to explore were only available in certain survey years, such as wives' relative income compared to spouse, financial support provided by kin, and child care, which made it impossible for me to include in this study. While still valuable in adding to the body of work about social resources single divorce mothers possess and utilize, longitudinal studies provide causal relationships that provide a more detailed description of experiences.

 A second limitation was the highly select nature of my sample. Despite controlling for age of respondents in my model, my sample of mothers were between the ages of 45 and 56 which limits generalizability to the experiences of to just older divorced mothers. Another limitation of my sample was that these were women who were currently divorced and did not remarry or re-partner, which describes a minority of divorced women. Many of these women divorced years ago, and stayed continually divorced and therefore the findings are not generalizable outside this group. Finally, this is a rather small sample of divorced mothers which may have hampered the ability of the models to achieve statistically significant results.

In the past, studies have focused on how remarriage as the main pathway of divorced women to financial stability. Duncan and Hoffman (1985) showed that remarriage was the most financially secure route for women. However, the number of women entering into higher education and workforce participation were just beginning to increase during the time of their

study and results from these changes were yet to be seen. Sayer's (2006) overview of studies

done 10 to 15 years later still supported the findings of Duncan and Hoffman (1985). While

women have increased their human capital through education and employment, the economic

loss post-divorce has not changed accordingly.

It is important to continue research on single divorced mothers with children and the

social resources available to them for several reasons. This group of mothers in particular has not

been studied in detail in the past and is increasing as fewer mothers remarry. Well documented

experiences and findings will help ensure needed changes in policy at state and federal levels and

through divorce rulings by possibly increase social resources available to mothers. Covington

(2011) found support for divorced mothers' desire to increase their human capital through higher

education. Given that this study found having a four year degree has a strong effect on income

among divorced mothers, more programs are needed to assist this group of women in reaching

this goal. In particular programs might focus on more accessibility to degrees at four year

colleges which could decrease the dependency of welfare benefits. These policies should extend

to nonresident fathers as well; as one of the main reasons why fathers do not pay child support is

that they themselves have low incomes. Further research is also needed to learn why there are

emerging regional income differences among divorced mothers. While cross-sectional research

allows us to see pieces of the picture, longitudinal and qualitative studies are needed for a more

in-depth look to explain the experiences of these mothers and how they are truly handling the

financial burdens of single parenthood.

Table 1. Description of the Sample (N = 433)		
Variables	N	Mean or Percent
Household Income	433	46,970 (2787.9)
Individual Resources		
Education of respondent		
Less than high school	30	7.4
High school	165	37
Some college	150	32.2
Four year degree	49	13.3
Post BA education/training	39	10.1
Average hours worked per week	433	34.3 (1.2)
Socio-emotional well-being		
Rotter Scale (1979)		8.8 (0.5)
Pearlin Mastery Scale (1992)		22.1 (0.2)
Rosenberg Self-Esteem Scale (2006)		22.8 (0.3)
C-ESD Depression Scale (1994)		5.1 (0.3)
Interpersonal Resources		
Nonresident father involvement		
No children in household	48	12.3
Children in household, no visitation	98	19.8
Children in household, any visitation	287	67.9
Religious attendance		
Unknown	31	6.3
Weekly	161	42
Monthly	101	24.1
Yearly	86	18
Not at All	54	10.1
Religious affiliation		
Not known	30	6.3
Protestant	219	46.1
Catholic	105	26.2
Other	38	10.5
No affiliation	41	11
Structural Resources		
Received child support		
No	268	58.2
Yes	165	41.8
Welfare		
No	355	85.2
Yes	78	15
Community size		
Not in Standard Metropolin Statistical Area (SMSA)	22	6.1
SMSA	236	62.8
SMSA, Central City	150	27.4
SMSA, undefined	25	3.8
Region		
Northeast	50	16
North Central	92	29.1
South	202	38.2
West	89	16.8
Control Variables		
Race/Ethnicity of respondent		
Hispanic	104	10.3
Black	161	19.2
White	168	71
Age of respondent		49 (15.7)
Age of youngest child in household		18 (0.4)
Length of marriage (years)		11.5 (0.5)
Years since divorce		11.5 (0.5)
Number of family members in household		2.9 (0.1)
Total	433	100

Notes: Unweighted frequencies and weighted means and percents. Standard deviations in parentheses.

Table 2. The Effect of Individual Resources on Family Income Of Divorces Mothers

Variable	Parameter Estimate	SE	Standardized b
Individual Resources			
Education of respondent			
Less than high school	-6011.779	6237.1680	-0.044
High school	*Ref*		
Some college	450.698	3538.6723	0.006
Four year degree	21410.000 ***	5164.6718	0.194 ***
Post BA education/training	24906.000 ***	5737.4429	0.204 ***
Average hours worked per week	451.375 ***	81.3464	0.245 ***
Socio-emotional well-being			
Rotter Scale (1979)	-441.222	677.1567	-0.030
Pearlin Mastery Scale (1992)	913.179 #	525.0193	0.083 #
Rosenberg Self-Esteem Scale (2006)	559.330	385.2511	0.067
C-ESD Depression Scale (1994)	-772.619 #	341.5522	-0.101 #
Intercept			0
R-Squared	0.2291		

Note: # < .10; p < .05; p < .01; p < .001. Ref indicates reference group. Table shows unweighted results.

Table 3. The Effects of Interpersonal Resources on Family Income of Divorced Women

Variable	Parameter Estimate	SE	Standardized b
Interpersonal Resources			
Nonresident father involvement			
No children in household	-817.064	5438.2238	-0.00735
Children in household, no visitation	-8033.088 *	4091.2873	-0.09637 *
Children in household, any visitation	*Ref*		
Religious attendance			
Weekly	*Ref*		
Monthly	2463.682	4665.6581	0.02987
Yearly	4413.018	4816.7604	0.05047
Not at All	-1495.735	5784.5820	-0.01417
Religious affiliation			
Protestent	*Ref*		
Catholic	5947.549	4206.0186	0.07308
Other	7017.911	6144.5783	0.05693
No affiliation	-5683.828	6404.5342	-0.04771
Attendance and affiliation			
Not known	16484.000 #	7180.4667	0.12183 #
Intercept			0
R-Squared	0.0351		

Note: #< .10; p< .05; p< .01;p< .001. Ref indicates reference group. Table shows unweighted results.

Table 4. The Effects of Structural Resources on family Income of Divorced Women

Variable	Parameter Estimate	SE	Standarized b
Structural Resources			
Received child support			
No	*Ref*		
Yes	9369.767 **	3338.7256	0.130 **
Welfare			
No	*Ref*		
Yes	-26232.000 ***	4193.8102	-0.289 ***
Community size			
Not in Standard Metropolin Statistical Area (SMSA	-7509.873	7433.8884	-0.047
SMSA	*Ref*		
SMSA, Central City	-2252.273	3502.4784	-0.031
SMSA, undefined	7881.949	7054.8807	0.053
Region			
Northeast	6303.785	5269.2881	0.058
North Central	-4546.334	4240.0018	-0.053
South	*Ref*		
West	2707.734	4264.5490	0.031
Intercept			0
R-Squared	0.1115		

Note: # < .10; p < .05; p < .01; p < .001. Ref indicates reference group. Table shows unweighted results.

Table 5. Control Variables

Variable	Parameter Estimate	SE	Standardized b
Control Variables			
Race/Ethnicity of respondent			
Hispanic	-6999.987	4349.0635	-0.086
Black	-4172.358	3931.1583	-0.058
White	*Ref*		
Age of respondent	658.396	819.9693	0.042
Age of youngest child in household	-654.385 *	313.6960	-0.105 *
Length of marriage (years)	97.411	409.4212	0.019
Years since divorce	-424.195	364.5766	-0.095
Number of family members in household	2130.092	1476.8638	0.070
Intercept			0
R-Squared	0.0343		

Note: # < .10; p < .05; p < .01; p < .001. Ref indicates reference group. Table shows unweighted results.

Table 6. The Full Model of Effects on Family Income of Divorced Mothers

Variable	Parameter Estimate	SE	Standardized b
Individual Resources			
Education of respondent			
Less than high school	-5728.589	6361.1163	-0.0417
High school	*Ref*		
Some college	1149.144	3607.5030	0.0157
Four year degree	18713.000 ***	5365.4818	0.1700 ***
Post BA education/training	23289.000 ***	5969.8342	0.1911 ***
Average hours worked per week	328.351 ***	92.4174	0.1780 ***
Socio-emotional well-being			
Rotter Scale (1979)	-488.320	707.1792	-0.0334
Pearlin Mastery Scale (1992)	791.638	534.5695	0.0721
Rosenberg Self-Esteem Scale (2006)	369.931	407.5782	0.0445
C-ESD Depression Scale (1994)	-618.912 #	348.4595	-0.0806 #
Interpersonal Resources			
Nonresident father involvement			
No children in household	2918.752	5098.8402	0.0263
Children in household, no visitation	-3914.430	3938.3947	-0.0470
Children in household, any visitation	*Ref*		
Religious attendance			
Weekly	*Ref*		
Monthly	294.141	4349.7080	0.0036
Yearly	-162.642	4518.5454	-0.0019
Not at All	-2305.754	5306.9895	-0.0218
Religious affiliation			
Protestent	*Ref*		
Catholic	5167.199	4404.7956	0.0635
Other	2965.062	5725.5210	0.0241
No affiliation	934.324	5976.0967	0.0078
Attendance and affiliation			
Not known	12099.000 #	6625.7664	0.0894 #

Table 6 Continued

Structural Resources

Received child support			
No	*Ref*		
Yes	4722.152	3667.4885	0.0658
Welfare			
No	*Ref*		
Yes	-13388.000 **	4748.1625	-0.1475 **
Community size			
Not in Standard Metropolin Statistical Area (SMSA)	-9311.190	7105.6247	-0.0586
SMSA	*Ref*		
SMSA, Central City	-1243.511	3445.5618	-0.0170
SMSA, undefined	7913.570	6737.9127	0.0529
Region			
Northeast	3223.923	5199.5814	0.0295
North Central	-4563.850	4228.8361	-0.0535
South	*Ref*		
West	643.021	4370.5672	0.0075
Control Variables			
Race/Ethnicity of respondent			
Hispanic	-5500.147	4585.8289	-0.0674
Black	-105.852	4173.4572	-0.0015
White	*Ref*		
Age of respondent	-203.303	777.6512	-0.0131
Age of youngest child in household	-95.416	329.6880	-0.0153
Length of marriage (years)	197.359	375.1268	0.0391
Years since divorce	-34.895	337.3881	-0.0078
Number of family members in household	2635.339 #	1369.9266	0.0868 #
Intercept			0.0000
R-Squared	0.2827		

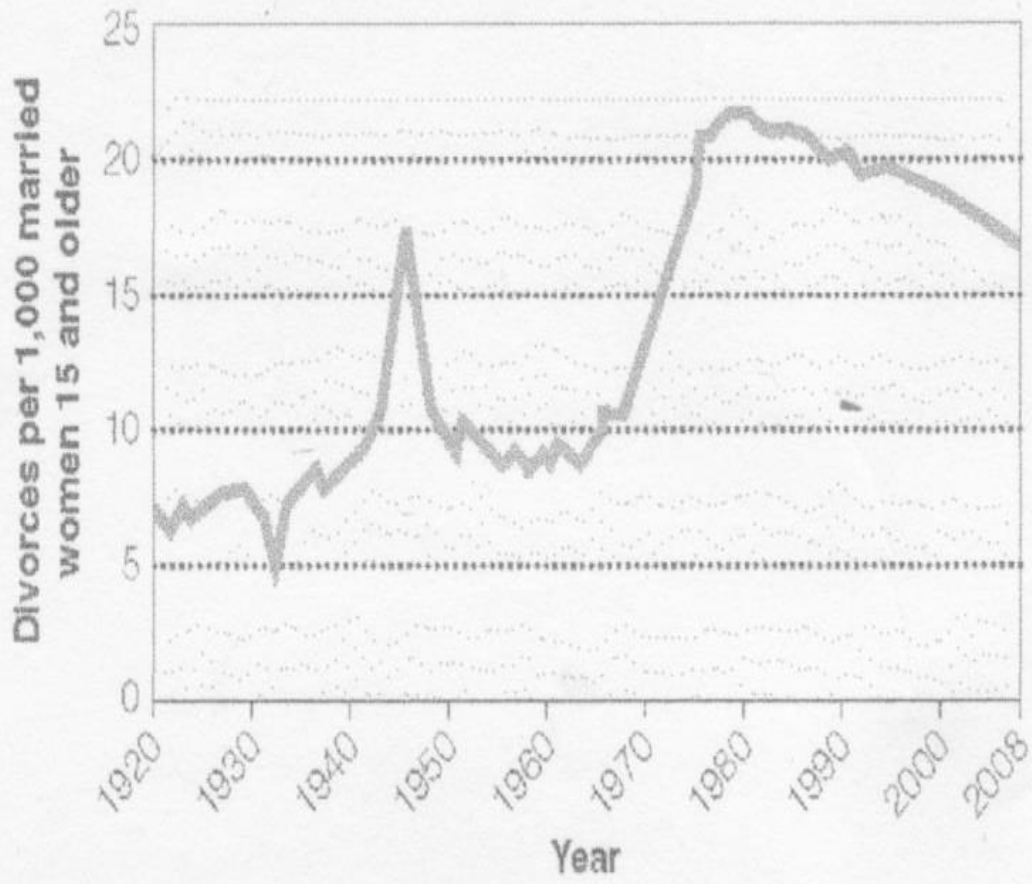Note: #< .10; p< .05; p< .01;p< .001. Ref indicates reference group. Table shows unweighted results.

Figure (1) Divorces per 1,000 married women from 1920 to 2008

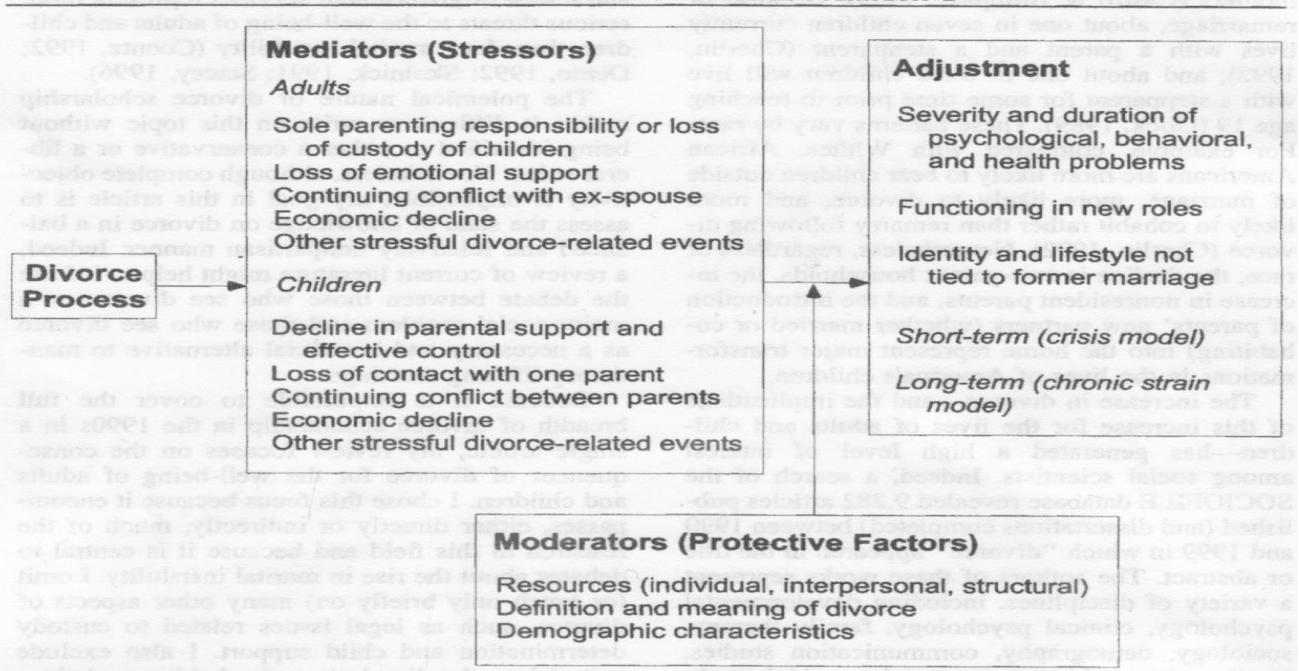FIGURE 1. THE DIVORCE-STRESS-ADJUSTMENT PERSPECTIVE

Mediators (Stressors)

Adults

Sole parenting responsibility or loss
    of custody of children
Loss of emotional support
Continuing conflict with ex-spouse
Economic decline
Other stressful divorce-related events

Children

Decline in parental support and
    effective control
Loss of contact with one parent
Continuing conflict between parents
Economic decline
Other stressful divorce-related events

Divorce Process

Adjustment

Severity and duration of
    psychological, behavioral,
    and health problems

Functioning in new roles

Identity and lifestyle not
    tied to former marriage

Short-term (crisis model)

*Long-term (chronic strain
    model)*

Moderators (Protective Factors)

Resources (individual, interpersonal, structural)
Definition and meaning of divorce
Demographic characteristics

Figure (2) The Divorce – Stress – Adjustment Perspective Amato (2000)

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