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Child Support and the Postdivorce Economic Well-Being of Mothers, Fathers, and Children

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Abstract

This paper provides recent national estimates of the short-term economic outcomes of marital dissolution for mothers, fathers, and children. In addition, the paper estimates the current and potential impact of private child support transfers on the economic well-being of the various parties involved. Data are from the Survey of Income and Program Participation. Mothers and children fare dramatically worse than fathers; however, these differences would be much more pronounced in the absence of private child support. Substantial increases in custodial family income are possible within the structure of the existing child support system, with minimal impact on poverty among nonresident fathers.

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INTRODUCTION

Research has documented strikingly different economic impacts of divorce for men than for women and children. Women and children generally experience large drops in their standard of living after divorce, while men often experience gains (for review see Holden and Smock 1991). The economic hardship experienced by divorced women and their children, coupled with waning popular and political support for public welfare programs, has prompted policymakers to focus on private child support as a potential means of assisting single-parent families.

Despite the extensive research and policy focus on child support over the past two decades, important gaps remain in our knowledge about both the actual and potential effects of such support on the economic well-being of members of divorced families. The majority of current research on child support and economic well-being has focused on the relationship between child support and the well-being of either custodial mothers or noncustodial fathers. Researchers have rarely taken a distributional perspective that simultaneously considers the impacts of private child support on men, women, and children. Furthermore, research on the potential economic impact of child support on custodial families is based almost entirely on imputed rather than actual incomes of noncustodial fathers.

The purpose of the current article is to document the economic well-being of fathers, mothers, and children from immediately before separation through the first 18 months after separation, based on a more recent and more representative sample than has been used for most previous work in this area; to estimate the current effect of private child support on the economic well-being of fathers, mothers, and children during this period; and to examine the potential distributional effects of current child support policy. A unique feature of this work is the use of longitudinal data on a matched sample of mothers,

fathers, and children from the same families, which allows an assessment of the extent to which gains to one group are offset by losses to another.

BACKGROUND AND PRIOR RESEARCH

Divorce rates in the United States have increased dramatically over the past several decades, to the extent that researchers estimate that more than half of recent marriages will end in divorce (Castro Martin and Bumpass 1989). Estimates from the National Survey of Families and Households (NSFH) imply that nearly one-fourth of all recently born children will spend some time in a single-parent household due to their parents' divorce (Bumpass and Raley 1993). The prevalence of divorce has triggered considerable interest in the resulting economic well-being of women, men, and children, and in the potential of private child support to mitigate adverse economic outcomes. I begin with an overview of research on the economic impacts of divorce. I discuss trends in child support policy and summarize existing research on the actual and potential impact of child support on economic well-being.

Economic Impacts of Divorce

Research has documented fundamentally different economic impacts of divorce for women and men. Using a wide range of data sets and methodologies, researchers have found that women experience declines in economic well-being after divorce, while men experience smaller losses or even substantial gains (Bianchi, Subaiya, and Kahn 1997; Duncan and Hoffman 1985; Hoffman and Duncan 1988; Morgan 1991; Peterson 1989; Smock 1993, 1994; Sorensen 1992; Stirling 1989; Weiss 1984).

Making meaningful comparisons across studies is complicated by variation in the samples, accounting periods, and measures of well-being used. A ballpark estimate of median losses to women of around 30 percent of needs-adjusted income is consistent with a number of more recent studies, with larger losses in total income and smaller losses in per capita income. For instance, Bianchi, Subaiya, and

Kahn (1997) document a median loss of 35 percent in the preseparation income-to-poverty ratio among mothers who live with their children during the first postseparation year, based on the Survey of Income and Program Participation (SIPP). Smock (1993) finds median losses of 43 percent in total income and 21 percent in per capita income among young white divorcing women, with larger losses among blacks, based on the National Longitudinal Survey of Youth. Using the Panel Study of Income Dynamics (PSID), Sorensen (1992) finds median losses in income-to-poverty ratios of 26 percent for white women and 31 percent for black women.

Recent research consistently finds that men realize an increase in needs-adjusted income after separation. Bianchi, Subaiya, and Kahn (1997) report median gains in income-to-poverty ratios of 20 percent for fathers whose children live with the mother after separation, based on the SIPP; Smock (1993) finds median postseparation gains of 7 percent in total income and 62 percent in per capita income for young white men, with worse outcomes for blacks; and Sorensen (1992) finds gains in income-to-poverty ratios of 26 percent for white men and 22 percent for black men after separation.

Researchers have also looked at the economic impact of divorce on children. For instance, a Census Bureau report (U.S. Bureau of the Census 1991b) uses the 1984 panel of the SIPP to document changes in economic status experienced by children whose fathers leave the household over the course of the panel. The authors find that the mean income-to-needs ratio of children falls from 2.43 before the father's departure to 1.79 just 4 months after departure, while the share of children in poverty increases from 18.8 to 35.5 percent.

There are several important limitations to the existing research on divorce outcomes. First, researchers often have not distinguished between outcomes to parents and to nonparents, despite the centrality of children to postdivorce losses. Second, much existing work is somewhat dated, including divorces from 1970 or earlier (e.g. Sorensen 1992; Weiss 1984; Duncan and Hoffman 1985; Peterson 1989; Morgan 1991; Stirling 1989). Dramatic changes have occurred since then in terms of women's

labor force attachment and child support policy, both of which may have altered the relative gains and losses incurred by divorcing couples.[1] A third limitation is that existing work on divorce outcomes relies on annual measures, which may obscure important short-term patterns. Finally, research has not adequately explored the impact of marital dissolution on children. Such research either fails to differentiate between couples with and without children, focuses only on cases in which the children live with the mother, or implicitly assumes that outcomes to children are synonymous with outcomes to women.

This paper examines economic outcomes of recent marital dissolutions (1986–1993) among couples with minor marital children. I explore the outcomes to mothers, fathers, and children in 3-month intervals and do not limit my sample based on the postseparation living arrangements of the children.

Trends in Child Support Policy

Child support has received considerable policy attention over the past 15–20 years, with implications for the postdivorce well-being of fathers, mothers, and children. Many strategies to prevent and correct noncompliance with support orders have been introduced during this time, including mandatory withholding of child support from the income of noncustodial parents, provisions for intercepting tax refunds of delinquent obligers, property liens, and interstate enforcement provisions. The judicial discretion that historically characterized the child support system (e.g., Cassetty 1978; Garfinkel and Melli 1982) was replaced with 1984 federal legislation obligating states to develop advisory income-based support guidelines; the 1988 Family Support Act required that such guidelines be presumptive.

Although child support guidelines differ among states, two types of guidelines are predominant: the percent-of-income guideline and the income-shares guideline. The former specifies child support as a percentage of noncustodial income, varying with the number of children; it does not consider the income

[1]Two recent studies, however, suggest that substantial gender discrepancies continue to exist in the economic outcomes of divorce (Smock 1993; Bianchi, Subaiya, and Kahn 1997).

of the custodial parent. The latter specifies child support as a percentage of combined noncustodial and custodial incomes, again varying with the number of children, with the resulting obligation prorated between parents according to their share of combined income. In addition to the base order as described above, income-shares guidelines typically add a prorated share of work-related child care expenses.

Occasionally men (or very rarely, women) have additional financial obligations in the form of maintenance (or alimony) payments to their ex-spouse. Judges are accorded tremendous discretion with regard to the presence, amount, and duration of alimony orders. In 1989, only 15.5 percent of ever-divorced women nationwide had been awarded alimony (U.S. Bureau of the Census 1991a).

Child Support and Economic Outcomes

The introduction of support guidelines and the emphasis on enforcement have resulted in at least somewhat higher support payments (Beller and Graham 1991; Garfinkel and Klawitter 1990; Meyer and Bartfeld 1996; Thoennes, Tjaden, and Pearson 1991; Williams 1994). Yet, researchers have paid surprisingly little attention to the actual effects of child support on income. A recent exception is Meyer and Hu (1997), who find that in 1994, child support brought 5 percent of pretransfer poor mother-only families out of poverty and decreased the poverty gap among such families by 5 to 7 percent. In related work, Meyer (1995) finds that child support currently has only a very small impact on poverty rates of noncustodial fathers, as identified in the NSFH.

Despite limited research on the *actual* impact of child support on economic well-being, a sizable body of research suggests that an optimal child support system *could* yield substantial gains to custodial families. For instance, an analysis of the potential impact of a variety of child support reforms found that a "perfect" system would yield payments of $28–$32 billion and reduce the poverty rate among families eligible for child support from 38.9 percent to 31.7 percent (Oellerich, Garfinkel, and Robins 1991). These and most other estimates derived from microsimulations are based on imputed rather than actual incomes of noncustodial parents (e.g., Bergmann and Roberts 1987; Meyer et al. 1991). In one of the few

efforts to focus on the potential impact of support guidelines on noncustodial parents, Meyer (1995) finds that none of several guidelines under consideration would lead to more than a 2 percentage point increase in noncustodial poverty rates.

Despite the obvious implications of divorce settlements for the economic well-being of both custodial and noncustodial families, research that takes an explicitly distributional perspective by simultaneously considering impacts on both families is rare. An exception is Nichols-Casebolt (1986), who uses matched data on divorced parents from the PSID to look at the potential impact of one particular child support guideline on aggregate custodial and noncustodial income distributions. She finds that relative to the status quo in 1980, support guidelines could decrease poverty among white custodial families from 29 percent to 22 percent and among black custodial families from 44 percent to 36 percent, while increasing poverty among white noncustodial families from 5 percent to 6 percent and among black noncustodial families from 26 percent to 35 percent.

In this article, I expand on existing research by assessing the impact that child support currently has on the economic well-being of mothers, fathers, and children. In addition, I simulate a common support guideline—the percent-of-income guideline developed in Wisconsin—to estimate the potential impact of child support transfers on the well-being of the various parties involved. In future work I will extend this analysis to alternative child support guidelines.

DATA AND METHODS

Data

Data for these analyses are drawn from the 1986–1991 panels of the SIPP, a national longitudinal survey containing monthly economic and demographic information on a cross section of households. A new panel is introduced each year, and persons in the sample are reinterviewed every 4 months over a 24- to 32-month period.

In addition to the core data on labor supply, income, and program participation, collected at each interview, the survey also includes topical modules covering such areas as employment history, marriage and fertility history, and detailed household relationships, which are administered one or more times over the course of each panel (U.S. Department of Commerce 1991). Although the timing and content of the topical modules vary across panels, the information most relevant to these analyses is uniformly available.

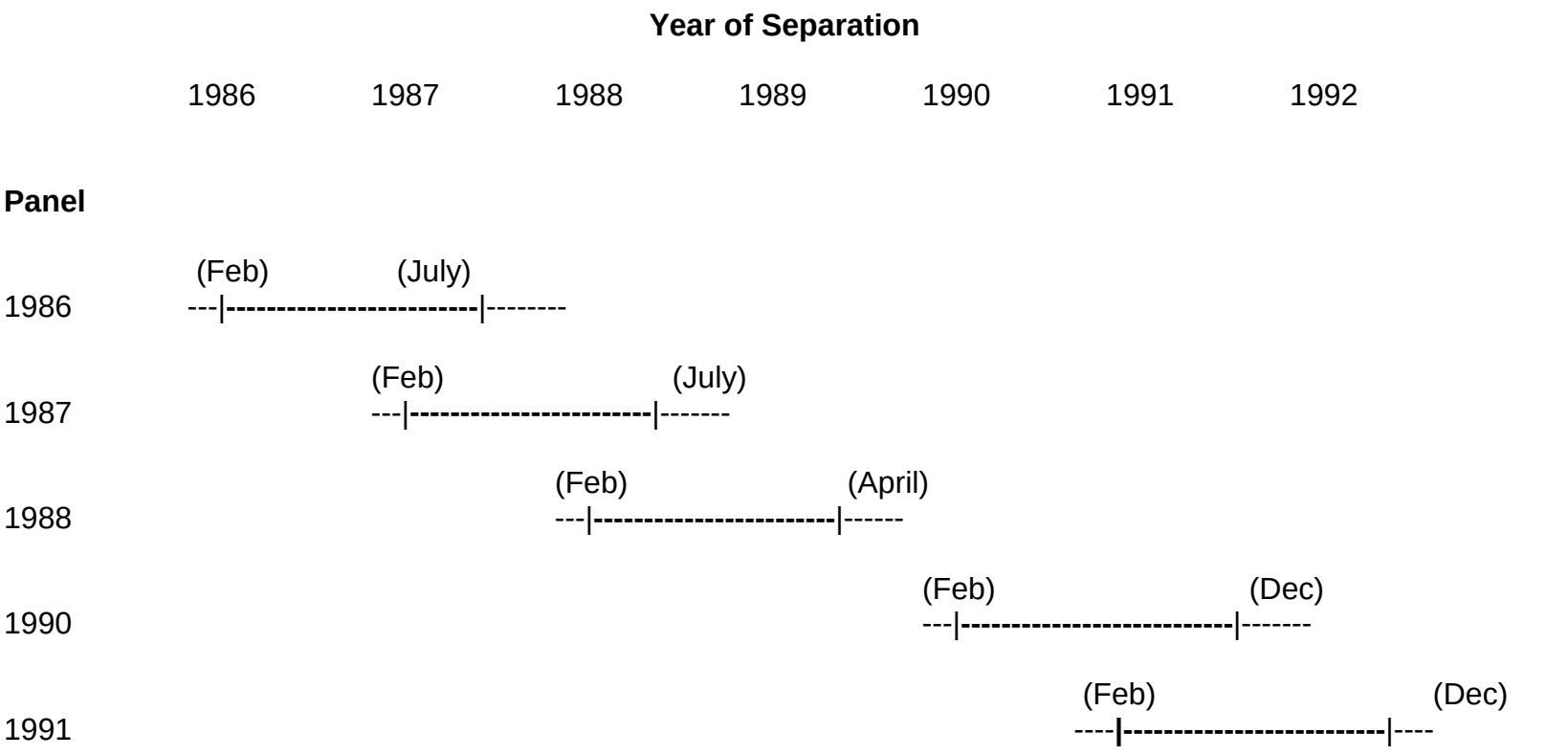
The core sample for these analyses includes couples who were married and living together at the wave 1 interview, who were separated or divorced by the end of the panel, who had minor children (of both spouses) in their family before the separation, and whose separations lasted at least 9 months. Figure 1 shows the separation dates included for each of the five panels in my sample. The dashed lines indicate the period of time covered by each panel and the vertical bars denote the subset of that period in which separations are selected into the sample. As the figure illustrates, the sample includes separations occurring in a 7-year period between February 1986 and December 1992. Sample sizes vary across analyses and are discussed below.

Analyses

I use the SIPP data for three general kinds of analyses. First, I provide descriptive data on the postseparation economic well-being of fathers, mothers, and children, accounting for transfers between custodial and noncustodial households. Second, I assess the impact that private child support currently has on economic well-being following marital dissolution. Finally, I simulate one common child support guideline—Wisconsin's percent-of-income guideline—to explore the potential distributional impact of child support on fathers, mothers, and children. All results use weighted data, based on individual weights from the last preseparation month.

Economic Well-Being following Marital Dissolution. I use two approaches to describe the short-term economic outcomes of marital dissolution for mothers, fathers, and children. I begin by presenting

FIGURE 1
Timing of Separations Included in Sample



Notes: Dashed lines indicate the period of time covered by each panel. Vertical lines denote the months in which separations are eligible for the sample.

aggregate measures of the trajectory of well-being from preseparation through postseparation, using 3-month intervals defined relative to the month of separation. I measure economic well-being on the basis of total family income as well as income-to-poverty ratios. My analysis begins with the 3 months before separation and continues through months 16–18 postseparation. I exclude the actual month of the separation in order to have a clear demarcation between the pre- and postseparation periods. All incomes are reported in 1994 dollars.

I also examine the percentage change in economic well-being from the 3-month period before separation to each of the six postseparation quarters, calculated at the micro level. This is analogous to the way in which the economic impacts of divorce have typically been described in previous studies, although on an annual rather than a quarterly basis.

My definition of family income for these analyses differs from that frequently used. Specifically, when respondents are living as related individuals or related subfamilies in a household, I consider only their individual or subfamily income. For instance, when a divorced man moves in with his parents after separation, I do not count the parents' income in my measure of family income. As with many such analyses, I do not consider cohabiting partners in my definition of family.

I use income measures that reflect actual child support and/or maintenance paid; that is, such payments are included in the income of the recipient and excluded from the income of the payer. Because the SIPP data include monthly information on support received, but not on support paid, I use information from recipients to adjust the ex-spouse's income for support payments.[2] When the custodial

[2]Reported child support is not necessarily received from the most recent ex-spouse. When there are both marital and other children in the recipient's household, and child support was also received before separation, I treat the child support information as missing. There are only 3–8 such cases over the postseparation period. The interaction between child support and AFDC is another complicating factor. Women receiving AFDC receive only the first $50 per month of child support paid on their behalf. Support received could thus be an underestimate of support paid. However, extremely few women report receiving both AFDC and $50 of child support in a given month.

parent is missing, I treat the noncustodial parent's income as missing as well, because I am unable to determine the necessary child support adjustment.[3]

Like most researchers in this area, I estimate economic well-being on the basis of pretax income adjusted only for household size. My estimates are thus subject to the usual limitations of such measures, including a failure to account for taxes (which would differentially lower the well-being of fathers in this sample) and a failure to adjust for work-related child care expenses (which would differentially lower the well-being of mothers in this sample).

Child Support and Economic Well-Being. My next analyses explore the role that child support currently plays in altering the economic well-being of resident mothers and nonresident fathers. I limit my sample to cases in which the children live with the mother during a given quarter. Patterns of support may differ between mother and father payers, and I do not have sufficient sample sizes for a separate analysis of the former.

I compare income-to-poverty ratios for all parties under two scenarios—actual interspouse transfers as reported by recipients, and no interspouse transfers. To calculate the latter, I begin with total family income and subtract support that respondents receive from their ex-spouses. Although I include both child support and maintenance in interspouse transfers, more than 90 percent of the dollars transferred consist of child support payments.

A potential complication in computing presupport income is that the earnings of payers and/or recipients may differ in the absence of such payments. However, existing research has found only limited evidence of labor supply effects of child support on noncustodial parents (Klawitter 1994; Bloom, Conrad, and Miller 1995; Freeman and Waldfogel 1995), and only very small effects of support receipt on custodial parents (Graham and Beller 1989), although effects on AFDC recipients may be somewhat

[3]Here and throughout the paper, I use the terms "custodial" and "noncustodial" to refer to the presence of marital children in the household. This is distinct from the concept of legal custody, or legal decision-making authority, which is sometimes shared between parents regardless of the children's living arrangements.

larger (Luttrell 1994). Ignoring behavioral effects is unlikely to have large implications for my results, particularly in light of the relatively short period under consideration.

Potential and Limitations of Private Child Support. To examine the potential impact of child support on economic well-being, I simulate one particular child support guideline—the percent-of-income guideline developed and used in Wisconsin—and describe the level of economic well-being that would be attained by the various parties, given full compliance with guideline-based orders. I focus on economic well-being during a single time period, the third postseparation quarter. Because I require data on matched pairs of ex-spouses to calculate support obligations, I only include cases in which data are available for both partners.

According to Wisconsin statute, child support is to be established as a percentage of the noncustodial parent's adjusted gross income, with the percentage varying only with the number of children. Specifically, orders are to be set at 17 percent, 25 percent, 29 percent, 31 percent, and 34 percent for cases involving one through five children. The custodial parent's income does not factor into the support calculation, nor are there explicit adjustments for expenses such as child care or medical costs, although such expenses are cited as factors the court may consider in choosing to deviate from the guidelines. A recent survey found percent-of-income guidelines used in 13 states, with variation across states in the exact structure of the guidelines (Lewin/ICF 1990). The Wisconsin guideline is thus broadly representative of how child support is handled in many states and can be more accurately simulated than the income-shares guidelines that are also frequently used. Simulating the latter is complicated by the explicit adjustment needed for child care expenses; child care information is not directly available in these data.

Sample Sizes

Sample size varies across analyses. The first row of Table 1 shows the potential sample size for each period, defined as the number of cases in which a separation occurred sufficiently early to have data for the period. The remainder of the table shows actual sample sizes for the various analyses. Actual sample sizes are smaller because of attrition (postseparation data are not always available on one or both parents) and changing sample criteria (some of my analyses are limited to mother-custody cases).

For my initial analyses, focusing on economic well-being including any child support ("postsupport" well-being), I include all persons for whom I have postsupport income information in a given quarter. Note that for noncustodial parents (who may be paying child support), I require data on both partners to determine postsupport income. Sample sizes are shown in the second and third rows of Table 1. Sample sizes decline over the period and are larger for mothers than for fathers. The discrepancy stems from differential rates of attrition as well as from my requirement for data on both parents to calculate the postsupport income of noncustodial parents (primarily fathers).

For the analyses focusing on the current role of child support, I limit my sample to cases in which all the children live with the mother during a given period. These sample sizes are shown in rows 4 and 5 of Table 1. Finally, for my analyses of the potential impact of child support on economic well-being, I further limit the sample to cases with data on both parents, because I need noncustodial income to simulate potential support obligations. These sample sizes are shown in the last two rows of Table 1.

As with all longitudinal studies, sample attrition is problematic. To the extent that economic well-being differs among included versus excluded cases, my estimates of well-being will be biased. Comparison of included versus excluded cases indicates that nonwhites are differentially lost from the sample, as are parents with low preseparation earnings. I thus present alternative estimates of postseparation economic well-being of mothers and fathers in which I make a fairly simple adjustment for differential attrition. I classify mothers and fathers according to race (white or nonwhite) and

TABLE 1

Sample Sizes for Analyses of Postseparation Economic Well-Being

	Months since Separation						
	-1– -3	1–3	4–6	7–9	10–12	13–15	16–18
Potential sample[a]	499	499	499	499	430	337	235
Actual sample 1[b]							
Men	454	312	314	306	256	192	126
Women	454	416	412	410	357	275	182
Actual sample 2[c]							
Men	n/a	221	217	212	181	133	80
Women	n/a	346	339	337	300	229	146
Actual sample 3[d]							
Men	n/a	n/a	n/a	212	n/a	n/a	n/a
Women	n/a	n/a	n/a	212	n/a	n/a	n/a

[a]The potential sample for a given time period includes all cases in which a separation occurs sufficiently early in a panel that follow-up data *could* be available.

[b]Sample 1 includes all cases with nonmissing, unambiguous income data available.

[c] Sample 2 includes the subset of sample 1 in which all minor marital children live with the mother.

[d] Sample 3 includes the subset of sample 2 in which income data are available for both partners. This sample is limited to the third postseparation quarter.

preseparation earnings (above or below median for race-gender group), and determine the inclusion rate during each postseparation quarter. I then multiply the case weight of each person in each quarter by the inverse of the inclusion rate for his or her classification. This inflates my weighted sample to the full preseparation sample size, with underrepresented kinds of cases weighted more heavily than others.[4]

RESULTS

Characteristics of Recently Separated Mothers and Fathers

I begin by describing the characteristics of the parents in the sample, focusing on demographic variables, marriage and child-related variables, variables describing human capital acquisition, and variables describing postseparation living arrangements and employment outcomes (Table 2). Understanding gender differences in these areas provides a helpful context for thinking about the subsequent analyses of gender differences in economic outcomes. I provide these data for as broad a sample as possible; sample sizes differ across the various subsequent analyses.

Couples in the sample had been married for an average of 10.8 years at the time of separation, including 4 percent married for less than 2 years and 27 percent married for more than 15 years. Most couples have either one or two minor marital children (40 percent and 37 percent). The mean ages of fathers and mothers at the time of separation were 35.4 and 32.7, respectively. One-fifth of the men and women have had at least one prior marriage. Finally, approximately 90 percent of the sample members are white.

The next section of Table 2 focuses on human capital acquisition around the time of separation. Patterns of educational attainment are fairly similar between fathers and mothers, with fathers somewhat

[4]The technical assumption underlying this procedure is that the omitted cases are identical in postdivorce economic outcomes to the included cases with similar race-earnings profiles. Although clearly not true in the absolute, it is nonetheless likely that the omitted cases are more similar to nonmissing cases that have matching characteristics than they are to the average nonmissing cases, such that the adjustment would be a net gain.

TABLE 2

Characteristics of Sample of Recently Separated Mothers and Fathers

	Fathers			Mothers		
	N	Value	(Std. Error)	N	Value	(Std. Error)
Basic Demographics						
Years married						
Mean	492	10.8	(6.6)	492	10.8	(6.6)
<2		4%			4%	
2–5		27%			27%	
6–9		20%			20%	
10–15		22%			22%	
>15		27%			27%	
Minor marital children	499			499		
1		40%			40%	
2		37%			37%	
3		14%			14%	
4+		10%			10%	
Mean age at separation	499	35.4	(8.1)	499	32.7	(7.2)
Any prior marriages	499	21%		499	20%	
Race	499			499		
White		90%			89%	
Black		8%			8%	
Other		2%			3%	

(table continues)

TABLE 2, continued

	Fathers			Mothers		
	N	Value	(Std. Error)	N	Value	(Std. Error)
Human Capital at Separation						
Education	466			478		
< high school		17%			16%	
High school		43%			47%	
Some college		24%			27%	
College graduate		16%			11%	
Percentage of adult years employed during past 13 years	460	88%		474	61%	
Number of years employed 6+ months during past 13 years	460	10.6		474	7.2	
Ever employed 6+ months	460	99%		474	95%	
Employment in preseparation quarter	454			453		
None		11%			22%	
Some weeks (<13)		14%			15%	
All weeks, part time		4%			20%	
All weeks, full time		71%			43%	
Tenure (years) at wave 2 job, if any	460	5.7		474	3.6	
Characteristics at 9 Months Postseparation						
Employment	306			410		
None		7%			20%	
Some weeks (<13)		10%			15%	
All weeks, part time		8%			17%	
All weeks, full time		75%			48%	
Children in household	360			429		
Any minor children		24%			87%	
Marital only		22%			75%	
Own only		1%			2%	
Marital and own		1%			10%	
New spouse	360	4%		429	3%	

Source: Weighted data from the 1986–1991 panels of the SIPP.

more likely than mothers to have completed college (16 percent versus 11 percent). Differences in current and prior employment patterns are more pronounced. Fathers have been employed for an average of 88 percent of the past 13 adult years, compared to only 61 percent for mothers. (Employment histories are gathered during the wave 2 interview and are available for up to 13 years.) This corresponds to an average of 10.6 years of employment over the past 13 years for fathers and an average of 7.2 years for mothers. The vast majority of both fathers and mothers have been employed for 6 months of the year at some point in the past. During the 3 months immediately before separation, mothers are less likely to be employed than are fathers (78 percent versus 89 percent) and much less likely to be working full time (43 percent versus 71 percent). Finally, employed fathers have substantially greater job tenure than employed mothers—an average of 5.7 versus 3.6 years.

There are also marked differences between mothers and fathers in postseparation circumstances. In the final section of Table 2, I present data on postseparation employment and household composition during the third quarter (months 7–9) following separation. Choice of this period reflects a tradeoff between maximizing time postseparation and maintaining sufficient sample size. Mothers continue to have higher nonemployment rates than fathers (20 percent versus 7 percent) and lower full-time rates (48 percent versus 75 percent). Postseparation household composition varies dramatically by gender. The majority of mothers have minor children in their households (87 percent), including 10 percent who have both marital children and children from a prior union. This differs profoundly from the postseparation households of fathers, only 24 percent of which include a minor child. Finally, a small share of both mothers and fathers have remarried by 9 months after separation (3 percent and 4 percent, respectively).

The above results document substantial differences between mothers and fathers, both in their labor market attachment before separation and in their employment patterns and living arrangements shortly after separation. Mothers' weaker employment histories suggest lower earnings capacity relative to fathers, and this is further reflected in the differences in postseparation employment. On the other

hand, the greater likelihood of having minor children in the household after separation implies substantially higher levels of need among mothers. Taken together, these results clearly suggest that mothers will face more economic hardship than fathers, barring sizable public or private transfers.

Economic Well-Being before and after Separation

I provide descriptive data on the postsupport economic well-being of mothers, fathers, and children from immediately before separation through 18 months after separation. Table 3 provides summary information on monthly incomes in 3-month intervals. Mean monthly family income is $3,659 immediately before separation. (The mean is slightly lower for children than for parents because children in larger families are slightly worse off.) Average incomes after separation drop substantially for all groups, although the drop for mothers and children is more precipitous. Fathers' mean monthly income falls to $2,387, mothers' to $1,557, and children's to $1,534, with the latter groups regaining a little ground (roughly $200) by the end of the 18-month period. The income drop is not surprising in that the family's income is now divided between two separate households. The pattern for median income is similar, although the magnitudes are smaller. Results are based on all respondents with available information for a given quarter. However, the pattern of results is similar when I use a constant rather than a changing sample (available from author on request).

Examining income-to-poverty ratios reveals more pronounced gender differences in economic well-being (Table 3). Whereas fathers' family incomes are lower after separation than before, their income-to-poverty ratios are actually higher (a mean of 3.04 immediately before separation versus 3.31 afterwards, and remaining above the preseparation level throughout the 18-month period). Mothers, on the other hand, experience dramatically lower income-to-poverty ratios after separation—a mean of 1.63, with small gains over the subsequent months. Children experience even lower economic well-being than mothers. Again, the pattern of results remains similar when I use a constant rather than a changing sample, and pertains to medians as well as means.

TABLE 3

Economic Well-Being of Mothers, Fathers, and Children before and after Separation

	N	Income		Income-to-Poverty Ratio		% Poor	% > 3×Pov
		Mean	Median	Mean	Median		
Fathers							
Months since separation							
-3– -1	454	$3659	$3179	3.04	2.65	11%	42%
1–3	312	$2387	$1957	3.31	2.72	12%	44%
4–6	314	$2358	$1831	3.19	2.59	12%	40%
7–9	306	$2570	$1964	3.41	2.79	11%	44%
10–12	256	$2458	$2066	3.31	2.64	9%	44%
13–15	192	$2485	$1933	3.28	2.64	10%	43%
16–18	126	$2367	$1873	3.06	2.46	12%	39%
Mothers							
Months since separation							
-3– -1	454	$3659	$3179	3.04	2.65	11%	42%
1–3	416	$1557	$1293	1.63	1.34	38%	11%
4–6	412	$1670	$1435	1.76	1.45	32%	14%
7–9	410	$1730	$1460	1.79	1.50	31%	14%
10–12	357	$1797	$1510	1.84	1.90	32%	15%
13–15	275	$1884	$1470	1.90	1.51	33%	19%
16–18	182	$1786	$1340	1.81	1.40	37%	16%
Children							
Months since separation							
-3– -1	879	$3539	$3049	2.79	2.34	14%	36%
1–3	809	$1534	$1261	1.54	1.24	42%	9%
4–6	799	$1657	$1376	1.65	1.35	37%	13%
7–9	791	$1726	$1412	1.70	1.36	36%	13%
10–12	688	$1778	$1472	1.74	1.37	34%	14%
13–15	533	$1859	$1414	1.79	1.41	38%	16%
16–18	341	$1729	$1401	1.68	1.28	41%	14%

Source: Weighted data from the 1986–1991 panels of the SIPP.

Yet another way to describe economic well-being is to focus on the extent of severe economic hardship, proxied here by income below the poverty threshold (Table 3). Before separation, the family poverty rate is 11 percent; for fathers, this remains virtually unchanged during the postseparation period. Mothers' poverty rate increases dramatically, from 11 percent to 38 percent immediately after separation, and remains above 30 percent over the 18-month period. The highest poverty rates are found among children—14 percent immediately before separation and ranging from 34 percent to 42 percent after separation. The high poverty rates among mothers and children do not reflect brief episodes of hardship. Twenty-three percent of mothers are poor during each of the first four quarters, and 29 percent are poor during at least three of the first four quarters; for children, the analogous figures are 26 percent and 32 percent (not shown).

Finally, it is informative to compare the percentage of mothers and fathers in the highest income category before and after separation. Before separation, 42 percent of couples had incomes above three times the poverty threshold. For fathers, this percentage remains quite stable over the 18-month follow-up period; for mothers, the percentage drops by almost three-quarters, to 11 percent, with a modest rebound over the 18-month period. Again, the experiences of children largely mirror those of mothers.

Alternative Well-Being Estimates Adjusted for Attrition

As noted previously, a substantial share of cases are lost from the analysis because of missing information on one or both parties, potentially biasing my estimates of postseparation well-being. I present alternative estimates of postseparation income-to-poverty ratios in which I adjust the sample weights for differential attrition according to race and preseparation earnings, as described earlier.

Table 4 shows the regular and attrition-adjusted estimates of mean income-to-poverty ratios for mothers and fathers over the postseparation period. Adjusting for attrition yields slightly reduced estimates of well-being for fathers in most quarters, with virtually no change for mothers. For instance, the mean income-to poverty ratio for fathers immediately after separation is 3.31 based on the unadjusted

TABLE 4

Comparison of Regular and Attrition-Adjusted Estimates of Mean Income-to-Poverty Ratios

	Mean Income-to-Poverty Ratios			
	Fathers		Mothers	
	Regular	Adjusted	Regular	Adjusted
Months since separation				
1–3	3.31	3.21	1.63	1.62
4–6	3.19	3.34	1.76	1.79
7–9	3.41	3.28	1.79	1.78
10–12	3.31	3.18	1.84	1.85
13–15	3.28	3.20	1.90	1.90
16–18	3.06	2.97	1.81	1.78

Source: Weighted data from the 1986–1991 panels of the SIPP.

estimate, compared to 3.21 based on the adjusted estimate. Thus, while the main results do appear to overestimate fathers' well-being slightly, the extent of this appears limited and does not alter the substantive story.

Microlevel Changes in Well-Being

The above analyses have focused on aggregate patterns of economic well-being. Next, I examine income changes at the micro level, calculating the percentage change in income-to-poverty ratio from preseparation to postseparation. This microlevel analysis allows me to focus on the distribution of postdivorce changes in economic well-being.

Table 5 shows the quartile breakpoints of the distribution of needs-adjusted income change for fathers, mothers, and children for each postseparation quarter. I continue to use a changing sample based on cases with available information in a given quarter. Outcomes vary substantially across fathers; the median change is an increase of 6 percent, with one-quarter experiencing declines of more than 28 percent and another quarter experiencing gains of more than 47 percent. This general pattern persists over the postseparation period, with some evidence of slightly increased losses by the end of the period.

The outcomes for mothers differ dramatically from those for fathers. The median first-quarter loss is nearly 50 percent, with one-fourth of women experiencing at least a 67 percent decline in well-being and three-quarters experiencing declines of at least 28 percent. However, there is a substantial decrease in the magnitude of third-quartile losses over the 18-month period, suggesting that a minority of women experience a relatively rapid rebound after separation. The outcomes for children again track those for mothers very closely.

These results confirm that the vast majority of mothers and children experience substantial losses after separation. Such outcomes are the norm rather than the exception among divorcing families, even after accounting for transfers between ex-spouses. Outcomes for fathers are much less predictable, with

TABLE 5

Distribution of Postdivorce Changes in Income-to-Poverty Ratios for Fathers, Mothers, and Children

Breakpoints	Percentage Change between Preseparation and Postseparation										
	Fathers Quartile Breakpoints				Mothers Quartile Breakpoints				Children Quartile		
	N	Q1	Q2	Q3	N	Q1	Q2	Q3	N	Q1	Q2
Months since separation											
1–3	297	-28	+6	+47	383	-67	-46	-28	744	-65	-46
4–6	298	-33	-1	+35	378	-61	-42	-23	733	-60	-42
7–9	290	-29	+3	+42	377	-59	-41	-18	728	-57	-40
10–12	237	-30	+5	+48	324	-56	-36	-15	624	-54	-35
13–15	179	-39	-3	+44	251	-59	-33	-10	487	-56	-31
16–18	119	-40	-6	+39	168	-60	-40	-8	320	-56	-41

Breakpoints	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3	Q3
Months since separation											
1–3	-23										
4–6	-21										
7–9	-17										
10–12	-12										
13–15	-8										
16–18	-13										

Source: Weighted data from the 1986–1991 panels of the SIPP.

gains roughly as prevalent as losses. When losses occur, they are generally much smaller than losses to mothers; when gains occur, they are much larger.

Current Impact of Child Support

Results thus far indicate that mothers and children are disproportionately disadvantaged by divorce. It is possible, nonetheless, that they would be substantially worse off in the absence of child support. In this section, I examine child support transfers over the 18-month postseparation period, focusing on the magnitude of those transfers and their impact on the well-being of custodial and noncustodial families.

Table 6 shows the prevalence and amount of child support received during the postseparation period. The share of mothers receiving any support increases from 43 percent immediately following separation to a high of 59 percent during the fourth quarter, then declines to 50 percent by the sixth quarter. Among the subsample receiving support, the mean monthly amount is $383 during the first quarter and fluctuates between $410 and $456 in the remaining quarters; such support makes up an average of 26–29 percent of mothers' income over the postseparation period. For recipients, then, child support is quite an important source of income.

Another way to assess the importance of child support is to compare actual economic well-being to well-being in the absence of such transfers. Figure 2 shows such a comparison, illustrating mean income-to-poverty ratios for fathers and mothers before and after payment of child support and maintenance. As is apparent from the figure, these transfers (more than 90 percent being child support) play a modest role in altering the economic well-being of custodial and noncustodial families, closing up to 30 percent of the gap in needs-adjusted incomes between mothers and fathers. Child support transfers reduce the average income-to-poverty ratios of fathers more than they increase the income-to-poverty ratios of mothers. This reflects the larger number of persons who are assumed to share the income when it is transferred to the custodial household. Note the implicit assumption that child support is not spent

TABLE 6

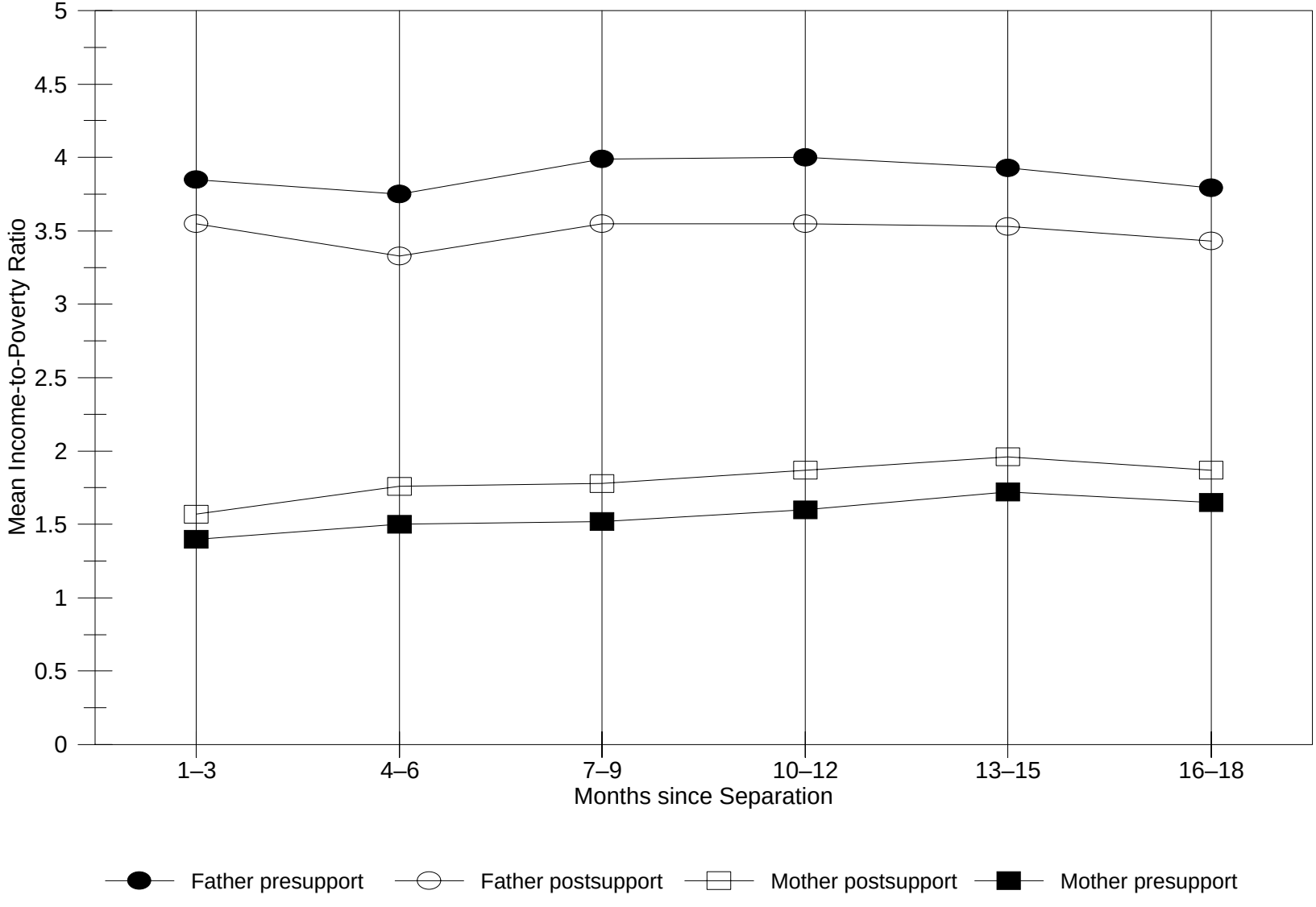
Monthly Child Support Received by Resident Mothers after Separation

		Monthly Child Support Receipt			
	N	% Rec. Any	Mean, if Any	Overall Mean	% of Mother's Income, if Any
Months since separation					
1–3	346	43%	$383	$163	29%
4–6	339	52%	$456	$237	28%
7–9	337	57%	$440	$250	27%
10–12	300	59%	$449	$263	26%
13–15	230	56%	$410	$230	27%
16–18	147	50%	$437	$218	28%

Source: Weighted data from the 1986–1991 panels of the SIPP.

FIGURE 2

Income-to-Poverty Ratios before and after Private Child Support Transfers



exclusively for the benefit of the children, but rather is treated as all other family income. Different assumptions about the disposition of child support income would likely result in greater measured well-being for children and lower measured well-being for custodial mothers.

Finally, Table 7 documents estimated poverty rates among custodial and noncustodial households before and after support payments. Child support has a sizable and beneficial impact on the poverty rate of custodial mothers and only a small detrimental impact on the poverty rate of noncustodial fathers. Custodial poverty is reduced by 7 to 11 percentage points—up to 26 percent—while noncustodial poverty does not increase by more than 2 percentage points. The reduction in custodial families' poverty illustrates that the modest gain in well-being in the aggregate masks important benefits accruing to the neediest families.

Potential Child Support

I have demonstrated that child support does bring the well-being of custodial and noncustodial households closer together, but that a substantial discrepancy remains. Is it reasonable to expect more from the child support system? To address this question, I compare actual child support payments to simulated payments based on the Wisconsin percent-of-income guideline described above; additionally, I compare current economic well-being to economic well-being resulting from guidelines-based support payments. The sample here is limited to mother-placement cases with information on both partners during months 7–9 after separation. This differs from the previous sample in the exclusion of women with missing information on ex-husbands.

In Table 8, I compare current child support payments with support payments based on the Wisconsin guideline. Mean current support payments are only one-half the amount that would be dictated by this guideline. Because the data only contain information on support actually paid, it is not immediately apparent to what extent the discrepancy between actual payments and guidelines-based payments results from low current orders versus problems with compliance. Inferences based on previous

TABLE 7

Poverty Rates before and after Child Support Transfers

	Custodial Mothers			Noncustodial Fathers		
	N	Before CS (% Poor)	After CS (% Poor)	N	Before CS (% Poor)	After CS (% Poor)
Months since separation						
1–3	346	45%	38%	221	9%	10%
4–6	339	41%	31%	217	11%	13%
7–9	337	42%	31%	212	9%	11%
10–12	300	41%	31%	181	8%	9%
13–15	229	39%	32%	133	10%	11%
16–18	146	43%	35%	80	10%	10%

Source: Weighted data from the 1986–1991 panels of the SIPP.

TABLE 8

Outcomes under Various Child Support Scenarios, 7–9 Months after Separation

	Child Support Scenario		
	No Support	Current Support	Percent-of-Income
Mean child support per month	$0	$279	$555
Mean income-to-poverty ratio			
Mother	1.60	1.90	2.15
Father	3.99	3.55	3.15
Income-to-poverty distribution			
Mother			
< poverty	39%	27%	22%
1–1.5 × pov	17%	19%	18%
1.5–2 × pov	14%	15%	14%
2–3 × pov	19%	24%	21%
>3 × pov	11%	15%	25%
Father			
< poverty	9%	11%	12%
1–1.5 × pov	8%	9%	13%
1.5–2 × pov	9%	10%	11%
2–3 × pov	18%	23%	24%
>3 × pov	56%	46%	40%

Source: Weighted data from the 1986–1991 panels of the SIPP.

research may be helpful here. Recent research on compliance rates among divorced fathers in Wisconsin found a mean pay-to-owe ratio of .72 during the late 1980s (Meyer and Bartfeld 1996). If support payments in the current sample reflect a similar compliance rate, this would imply mean current obligations of $369 per month, substantially lower than the amount dictated by the Wisconsin percent-of-income guideline. If support payments in this sample reflect lower compliance than in Wisconsin, this would imply higher mean current obligations than estimated above.

I next examine economic well-being of custodial and noncustodial families given full compliance with the Wisconsin guideline. Mean income-to-poverty ratios are illustrated in Table 8. In the absence of any interspouse transfers, noncustodial fathers have an estimated mean income-to-poverty ratio of 3.99, compared to 1.60 for custodial mothers.[5] Existing support transfers reduce fathers' income-to-poverty ratio to 3.55 while simultaneously increasing mothers' ratio to 1.90. Under the percent-of-income guideline, fathers' income-to-poverty ratio would decrease further, to 3.15, while mothers' would increase to 2.15. Thus, the percent-of-income guideline would reduce the presupport gap between fathers' and mothers' well-being by an estimated 58 percent. Using the percent-of-income standard as a benchmark, child support is currently achieving more than half of the potential decrease in the income-to-poverty gap between mothers and fathers, and more than half of the potential gains to custodial family economic well-being.

How much would the percent-of-income guideline benefit custodial families at the bottom of the income distribution, and at what cost to noncustodial fathers? In the last two panels of Table 8, I present information on the distribution of income-to-poverty ratios among mothers and fathers, based on the Wisconsin guideline. Results indicate that full compliance with the percent-of-income guideline would reduce the poverty rate among custodial families to 22 percent, as compared to 27 percent under current

[5]This differs slightly from my earlier estimate due to the more limited sample used here.

support payments and 39 percent in the absence of any support.[6] Furthermore, there is no evidence that this would occur with the cost of severe hardship to noncustodial fathers, whose poverty rate would increase by an additional 1 point, to 12 percent.

Use of the percent-of-income guideline would also have a substantial impact in the nonpoor categories, among both mothers and fathers. Relative to presupport and current support levels, the guideline would result in a shifting of mothers toward better-off categories, with little net change in the share of mothers in the three middle categories (between 1 and 3 times the poverty level). The share of mothers in the best-off category would increase to an estimated 25 percent, as compared to 15 percent given current support levels and 11 percent prior to any support. At the same time, the share of fathers in the best-off category would decrease to 40 percent, as compared to 46 percent at current support levels and 56 percent prior to support.

CONCLUSION AND IMPLICATIONS

I have provided detailed information on short-term economic outcomes of mothers, fathers, and children following marital dissolution and have explored the current and potential impacts of child support on economic well-being in the postseparation period. Results on economic outcomes are broadly consistent with previous research in this area; findings on the role of child support provide new insight into the potential and limitations of child support as a solution to the economic hardship experienced by divorced mothers and children.

Consistent with previous research, I find that mothers and children fare considerably worse than fathers after separation. Differences are pronounced at the bottom of the income distribution: The

[6]Note that I am using a smaller sample than in the previous section; thus the comparison of presupport to postsupport is nominally different.

postseparation poverty rates of mothers range from 31 to 38 percent over the 18-month period, as compared to 9 to 12 percent for fathers.

A unique contribution of this work stems from its focus on the trajectory of economic outcomes measured in 3-month intervals, in contrast to the annual estimates of well-being typically used in studying divorce impacts. Results demonstrate a moderate improvement in mothers' and children's well-being over the period studied, though the improvement is quite small relative to the initial loss. This pattern appears to reverse during the last quarter; the data are insufficient to examine trends over a longer period.

Focusing on changes at the micro level reveals a median change in well-being centered around zero for fathers, with some evidence of mildly increasing losses (or decreasing gains) over the period studied. For mothers and children, median changes range from losses of 31–46 percent, with a decrease in the extent of losses over the postseparation period. I document somewhat larger losses for mothers and fathers than do Bianchi, Subaiya, and Kahn (1997), perhaps because they use a broader measure of income, which includes income of all coresident adults, in calculating family income while I only consider individual or subfamily income when the parent is not the head of household.

An important contribution of this work is the emphasis on current and potential child support transfers between ex-spouses. Despite the persistent discrepancy between the outcomes of custodial and noncustodial families, child support already plays a nontrivial role; such support closes up to 30 percent of the gap in needs-adjusted incomes between mothers and fathers and reduces custodial poverty rates by 7–11 percentage points, with only a minor increase in noncustodial poverty. For custodial parents, this corresponds to a decrease of up to 26 percent in the poverty rate—a sizable impact by the standards of antipoverty policy. These positive impacts on custodial poverty are considerably larger than documented by Meyer and Hu (1997), who looked at a cross section of mother-only families in 1994. Possible reasons for the discrepancy include the focus here on divorcing mothers, who generally receive more support

than unmarried mothers, and the focus on new versus longer-term custodial households. Results indicate that child support, with all its imperfections, is playing an important role in improving the well-being of custodial mothers and children.

Furthermore, results confirm that greater gains could be achieved within the structure of the existing system without causing substantial hardship among noncustodial fathers. Actual child support payments are only one-half of what would be owed under the percent-of-income guideline considered here. Full compliance with the percent-of-income guideline would reduce the presupport gap between custodial and noncustodial households by more than half, almost twice the reduction from current support payments. However, the majority of the remaining gains to custodial families would be incurred by better-off women. Approximately 70 percent of the potential reduction in custodial poverty has already been achieved through existing support payments, as compared to 28 percent of the potential increase in the share of mothers in the highest-income category. At the same time, most of the potential costs among noncustodial fathers would be borne by those who are better off. This guideline would not increase noncustodial poverty relative to the status quo, although it would lead to a modest decline in the share of fathers in the highest income group. An important question for future research involves the similarities and differences in economic outcomes that would arise from a variety of other child support guidelines currently in use.

The potential gains documented here are an outer limit of what is possible, however. Full compliance is not likely to occur, and were it to be achieved, there would still remain a sizable share of poor and near-poor divorced mothers—40 percent under the guideline considered here. This is not surprising: Children are but one of many factors contributing to women's lower economic well-being vis-a-vis men, and child support is but one of many potential solutions. Child support ought to be viewed as an important component of a broader antipoverty strategy rather than as the sole remedy.

Finally, it is important to note that the potential gains of child support to divorced mothers are likely much greater than the potential gains to never-married mothers, due to the lower income profile of fathers in the latter case. Furthermore, the potential hardship child support can cause among never-married fathers is likely greater than among divorced fathers. The findings of this research should thus not be generalized to the full range of families eligible for child support.

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