



## CHILDREN, DIVORCE, AND WELFARE

*by Mary Jo Bane*

In 19th-century America, children who had lost one parent were not uncommon. As health conditions improved, fewer children lost parents through death. Today, parents rarely die young. Most children who lose parents lose them through divorce.

With the divorce rate rising rapidly, the proportion of children affected is increasingly large—larger even than the proportion of children affected by parental death at the turn of the century. Children of disrupted families will become a prominent feature of the American social landscape in the next few years, but as yet we have not faced up to the magnitude of the trend or its costs.

Statistics abound. In 1975, for example, about 15 per cent of all the nation's children lived in female-headed, one-parent families. This proportion has been rising—only about 7.4 per cent of all children lived in female-headed families in 1954. But such figures understate the scope of what is happening. One problem with these percentages is that they reflect “net” numbers—added to by children who come into “single-parent status” in a given year, subtracted from by other children who turn 18 or whose parents reconcile or remarry. Thus, the percentage of children who were living in single-parent families during a given year does not show how many were affected *at some point* during their entire childhood by a divorce or a parental death.

To obtain better data on longtime trends, I used a large survey conducted by the Census Bureau in 1967. My analysis shows that the proportion of children affected by family disruption of all kinds in this century has been large—between 25 and 30 per cent. However, the importance of divorce as a cause of disruption has increased considerably; among those children born in 1941–50, more were affected by divorce than by death. Now, as the “plus” effect of rising divorce rates overcomes the “minus” effect of falling death rates, the total proportion of children affected by disruption is beginning to rise.

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The number of divorces granted in the United States went from 377,000 in 1955 to approximately 1,026,000 in 1975.

The proportion of *all* American children under 18 involved in a divorce each year has gone steadily up from 0.6 per cent in 1955 to an estimated 1.7 per cent in 1975. One can estimate that about 14 per cent of the children born in 1955 had parents who were divorced during the next 18 years.

Making predictions for children born after 1955 is difficult. But a rough estimate of total disruption involving American children can be made by adding up the various causes. Based on recent divorce rates, it appears that the parents of about 30 per cent of the children growing up in the 1970s will be divorced.\* Adding annulments, long-term separations, parental deaths, and illegitimacy brings the total proportion of children affected by disruption to 40 to 45 per cent.

This estimate is roughly consistent with the proportion of children now living in one-parent families at any given time. The average duration of a disruption—before the child reaches adulthood or the parent remarries—is about six years; thus the number of children in single-parent families at any time is about a third of the number who will be in such families over an 18-year period. Since about 15 per cent of all children in the United States were in female-headed families in 1975, 45 per cent might be so situated at some point during their childhood.

This prospect does not fit America's conception of the typical family, and it calls for some fresh thinking.

What, if anything, should be done?

Should American parents be allowed to form and dissolve their marriages as they wish—as they do now—with society assuming that parents will take responsibility for their children?

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\*I have assumed that the proportion of children involved each year during the next decade will be the same as in the early 1970s, a fairly conservative projection. The proportion affected by a divorce at some point during their childhood is about equal to the proportion involved each year multiplied by 18, assuming that most children are involved in only one divorce. Using this logic, the 1974 data suggest that 29.5 per cent of the children born around 1970 will be involved in a divorce by 1988.

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*Mary Jo Bane, 34, is assistant professor of education at Wellesley College and associate director of Wellesley's Center for Research on Women. Born in Princeville, Ill., she was graduated from Georgetown University (1963) and received her doctorate in education from Harvard (1972). She was a researcher at the Center for the Study of Public Policy in Cambridge, Mass., prior to her arrival at Wellesley in 1975. She is the author of Here to Stay: American Families in the Twentieth Century, just published by Basic Books.*

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**CHILDREN UNDER 18 INVOLVED IN DIVORCE, 1955 to 1972**

Total number of divorces granted		Mean number of children per decree	Total number of children	Number per 1000 children
377,000	<b>1955</b>	0.92	347,000	6.3
393,000	<b>1960</b>	1.18	463,000	7.2
479,000	<b>1965</b>	1.32	630,000	8.9
708,000	<b>1970</b>	1.22	870,000	12.5
773,000	<b>1971</b>	1.22	946,000	13.6
845,000	<b>1972</b>	1.20	1,021,000	14.8
915,000	<b>1973</b>	1.17	1,079,000	15.9
977,000	<b>1974</b>	1.12	1,099,000	16.4
1,026,000	<b>1975</b>	1.1*	1,129,000*	17.1

\* estimates

Calculations by Mary Jo Bane. Sources: Monthly Vital Statistics Report, Vol. 25, No. 1, Supplement April 14, 1976. Advance Report Final Divorce Statistics 1974; Monthly Vital Statistics Report, Vol. 24, No. 13, June 30, 1976. Provisional Statistics. Annual Summary for the United States 1975; and various publications of the U.S. Bureau of the Census, *Current Population Reports P-20 Series in "Marital Status and Living Arrangements."*

Or should we make the responsibilities for children more public, as often advocated by those who have sought to liberalize both divorce laws and welfare benefits?

Social-science research does not help much in answering these questions. First of all, the research provides no clear insights into how divorce affects children. Few would quarrel with the popular notion that children are better off in happy stable families than in unhappy unstable families. However, increasingly vigorous debate has arisen over questions of how bad the effects of disruption are and what really causes them.

It is widely believed that divorce is bad for children; this belief was long supported by studies which seemed to show that children from broken marriages were more likely than others to be delinquent, psychologically disturbed, low achievers. But recent critics of the research on father absence and marital disruption argue that most of those studies did not separate out the effects

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of disruption from the effects of poverty, which so often accompanies family breakup. Other studies that, in my opinion, adequately take into account economic status challenge the popular belief that divorce *per se* is psychologically disastrous for children; they show that there are few differences in school achievement, social adjustment, and delinquent behavior between children from one-parent and two-parent homes of comparable economic status.

More relevant, perhaps, are those recent studies which compare children from disrupted marriages with children from unbroken but unhappy homes. When such comparisons are made, even the small disadvantages of children from broken marriages depicted in other studies disappear. One study, for example, found that adolescents in divorced homes showed "less psychosomatic illness, less delinquent behavior and better adjustment to parents, and did not differ significantly [from those in unhappy unbroken homes] on school adjustments or delinquent companions." But again, the research in this complicated area is far from definitive; amid all the conflicting claims, much serious work remains to be done.

### **The Money Problem**

In contrast to emotional problems, the financial handicaps of female-headed families and the children in them are clear. In 1974, the mean family income of male-headed families was \$13,788 and of female-headed families, \$6,413. Perhaps the most important U.S. Census statistic is that in 1974, 51.5 per cent of children under 18 (and 61.4 per cent of children under six) in female-headed families lived below the poverty level; a disproportionate share of these children are black. These data suggest that doing nothing will consign an increasing number of children of divorce to poverty and its related difficulties.

The realistic responses seem to boil down to assuring increased parental responsibility for children after divorce or having the government assume more of the costs of raising children. Liberal opinion has, in recent years, tended to de-emphasize the importance of parental support for children in female-headed families and to emphasize bigger government subsidies.

There are good reasons for this. Child-support is hard to collect. In some cases, a father's ability to support his children is stretched to the limit by remarriage and the financial burdens of a new family. In other cases, the ex-husband's income is simply too low to share. The mother's income is, of course, another

source of support, and one which can become more important if wages and work opportunities for women improve. But child-care is an important task which cannot be coupled with full-time employment outside the home. So to hold a job, a mother must pay someone else to provide child-care while she works, and thus ends up with far less net income than most other workers. In short, such families seem to need more income than they are capable of earning or collecting from the absent father.

However, the liberals' emphasis on more generous public welfare has provoked understandable resentment. Many Americans ask why some parents are required to support their children while other parents (those who separate or divorce) are not. Thus, any expanded welfare or income-maintenance scheme for single-parent families will have to include provisions for ensuring that both parents contribute as best they can to the support of their children.

One can imagine schemes which would work better than the present welfare system.\* A "maintenance allowance" guaranteed by the federal government, for example. Under such a plan, needy families headed by women would receive allowances that would bring them up to a poverty-line income. The subsidy could be financed by an increase in the social security tax. Courts would set the amount of maintenance awards to be paid by absent fathers on the basis of their ability to pay. The money would be collected by the court or other agency, perhaps the Internal Revenue Service, and turned over to the social insurance agency up to the amount of the federal guarantee. Support payments above the level of this allowance would go directly to the family. Well-off fathers would thus get no special relief; they would have to support their children to the same extent they do now.

### **A Matter of Fairness**

A guaranteed maintenance allowance would have many obvious benefits for single-parent families. It would also, of course, raise some major problems, the largest being cost. But the real test for such a program will probably come in people's perceptions of how fair and necessary the system is.

Divorce and separation are well on their way to being widespread phenomena in the United States. But low-income people

\*The federal-state "Aid to Families with Dependent Children" program paid out \$8.4 billion for 11,328,000 adults and children in fiscal 1975. The average monthly payment per family under AFDC was \$220.22. Of the AFDC families, 76 per cent were "female-headed households" (in 1973). The official "poverty line" for a non-farm family of four in 1975 was \$5,500 per year.

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are still more likely to divorce than are high-income couples; blacks are somewhat more likely to divorce than whites. At any given time, a much larger proportion of blacks than whites report themselves as separated. Likewise, the proportion of black children living in female-headed families is much higher than the proportion of white children.

These high black-white differentials have contributed to a widespread sentiment that the single-parent family is "their" problem—that of poor blacks in central cities—and not "ours." The racial differentials are not likely to change until the relative income position of black families further improves. What is likely to happen quite quickly in the meantime, however, is that divorce, separation, and single-parent rates among the well-off will rise to levels so high that the problem cannot be ignored. If 20 per cent of the children of the non-poor wind up living in single-parent families for an interval during their childhood, which is entirely possible, the general public may adopt a more generous attitude.

But neither a "guaranteed maintenance allowance" nor a more generous AFDC subsidy is likely as long as the public believes that such subsidies are incentives to family breakup. It seems to me there are only two ways to eliminate potentially bad incentives. One is a fairly foolproof system for allocating support responsibilities between divorced parents and collecting a proper level of payment from absent fathers. The other is a general program of children's allowances that would ensure a level of economic decency *regardless* of family type. Neither would be easy or free of red tape, and both would be costly.

Yet it seems clear that the *economic* problems of female-headed families ought to be the first concern of American policy-makers who worry about the effects of marital disruption on children. They are real problems and they are solvable. Given present trends, the need to examine solutions seems compelling.