

The Economic Consequences of Divorce: The Role of Child Support, Labor Force Participation and Means Tested Transfers over Time

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Abstract

This thesis studies the economic consequences of divorce for women. The 1970s saw a substantial increase in the divorce rate and with it a rise in research studying the decline in women's household income. The consensus from this literature was that household income for divorced women, adjusting for family size, decreased by about a third after divorce. Over time there have been significant changes in factors that might affect the well-being of divorced women's households—increases in labor market attachment of women, declines in fertility rates, and a policy focus on increasing and enforcing child support awards. This research addresses the question of whether the situation for women following divorce has changed in recent years, and what factors may mitigate the decline in income. The data in this analysis comes from the Survey of Program Participation (SIPP) from three different panels: 1984, 1993 and 2001. I analyzed income data of women who had divorced or separated within each of the 2-3 year long panels. My results indicate that due to increased earnings and child support awards between 1984 and 2001, the economic consequences of divorced have lessened. The year 1993 was the worst year for divorce or separation, while in 2001, women were able to retain a greater proportion of pre disruption income. Although, divorce can create a severe financial burden on women, there does seem to be improvement over time.

Introduction

Following the increase in divorce rates in the 1970's, there was a substantial literature documenting the decline in women's household income following divorce (Peterson 1996, Holden and Smock 1991, Smock, Manning and Gupta 1999; Duncan and Hoffman 1988). The consensus from this literature was that household income for divorced women, adjusting for family size, decreased by about a third after divorce. Since the mid 1990s, research concerning women's economic status following divorce is more limited. However, changes have occurred between the 1980s and today that may have produced a different effect. Female labor force participation has increased, child support is better enforced and welfare reform in 1996 has produced numerous changes policies concerning means tested transfers. In this analysis, I used the Survey of Income and Program Participation for three different years: 1984, 1993 and 2001 to track economic factors pre and post marital dissolution. The first section explains how the economic ramifications of divorce on women may have changed over time. The second section reviews other research regarding the economics of divorce. The third section explains the dataset and methods. The last section presents results and conclusions. Results are divided into two parts. First I present income change of women divorcing over the course of the three time periods: 1984, 1993 and 2001. Then I present income changes following divorce based on a number of different factors, including educational attainment, employment status, race, and presence of children. Lastly, results from regression analysis combine all the different factors to test their effect on the economics of divorce.

Background

Over time there have been significant changes in factors that might affect the well-being of divorced women's households—increases in labor market attachment of women, declines in fertility rates, and a policy focus on increasing and enforcing child support awards. This paper addresses whether the economic impact of divorce for women has changed in recent years, and what factors may mitigate the decline in income frequently associated with divorce.

There are a number of factors that contribute to the low income of divorced women. First, marital disruption is disproportionately concentrated among poorer couples (Census Report P70-80). Following the rapid increase in divorce rates in the 1970s, the overall divorce rate has more recently been decreasing slightly. However, couples who do divorce are more likely to be poor. In addition, the educational differential between those who divorce and those who do not has been increasing over time. These trends suggest that divorce may have a more adverse impact on women because they are more vulnerable to the loss of a spouse's income.

Holden and Smock (1991) reported that remarriage is the primary means to economic recovery following divorce. However, remarriage rates have declined in recent years. Of people who divorced in the 1950s, over 65% remarried in the following five years. Of people who divorced in the 1980s, approximately half remarried in the following five years (Bramlett and Mosher, 2002). The decline in remarriage rates would likely increase the economic consequences of divorce. In addition, remarriage rates differ by social subgroup. Black women and women over the age of 25 are less likely to remarry following a divorce. The probability of remarriage is highest among white divorced women (Bramlett and Mosher, 2002). This suggests that black women and women over 25 may be more adversely affected by divorce.

The change in household composition following divorce or separation plays a large role in economic well being. The most common custody arrangement following divorce is for the children to remain with the mother (Cancian and Meyer 1998). The absence of the father in the household results in less total income and one less caregiver. As the divorce rate climbed in the 1970s, the fertility rate declined and had remained flat since the 1980s (Martin et al. 2001). Having fewer children may act as a protective factor against serious economic hardship. Women without children as a whole, may be more likely to enter the workforce, because child care costs are high. The decrease in the fertility rate may mitigate the economic hardship faced by divorced women.

Government Programs

Government programs to reduce or prevent poverty significantly impact the divorced population. Child support awards are made so that noncustodial parents provide monetary support for to their children. However, child support is frequently either not awarded or not paid, if awarded. Furthermore, the amount is relatively small. According to a 1994 study by the Urban Institute, 62 percent of all custodial mothers in the United States did not receive child support in 1989. However, in the past twenty years, policy efforts have been made to increase child support enforcement and collections (Sorenson and Hill 2004). To enforce child support compliance, states have the power to withhold wages, seize lump sums from workers' and unemployment compensation, lotteries, judgments, settlements; force the sale of property; and to suspend driver's, professional, occupational, and recreational licenses (Sorenson and Oliver, 2002).

The federal Office of Child Support Enforcement was established in 1975 by the addition of Title IV-D to the Social Security Act. Over the past 30 years, Congress has amended federal law to address weaknesses in the program. The Child Support Enforcement Amendments of 1984 required that states adopt advisory guidelines by October of 1987. Once established, these guidelines were to be provided to judges and other officials who have the power to determine child support awards within the state. These gave more direction to judges but they were not binding. In addition, these amendments required states to limit the role of the courts by implementing expedited administrative or judicial processes. States are required to have quasi-judicial or administrative systems to expedite the process for obtaining and enforcing a support order. This made the child support system more proactive and responsive to the needs of families.

Four years later, the Family Support Act of 1988 was passed which required guidelines to be presumptive, rather than advisory. The guidelines were no longer recommendations, but legal requirements. This was intended to create uniformity in the establishment of child support orders. For example, if two non custodial fathers in the same state have similar incomes and the same number of children, they should expect to have similar child support orders. However, states vary widely on guidelines, so nonresident fathers in different states would not be required to pay the same amount.

The passage of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, better known as welfare reform, made numerous changes to child support enforcement. To receive child support, the paternity of the child must be established. PRWORA included efforts to increase paternity establishment, which is the first barrier to receiving a child support order.

PRWORA also expanded driver's license revocation, which is an effective means of enforcing compliance.

To offset rising cost of welfare, child support payments to custodial parents receiving public assistance went directly to the state. However, prior to PWRORA the custodial parent was entitled to keep up to \$50 per child, up to \$200 of the child support payment. This is known as a pass-through/disregard. The child support was "passed through" to the custodial parent and "disregarded" when making a public assistance determination. After PRWORA, states were no longer required to continue to the \$50 pass-through/disregard. Some states, such as Wisconsin, implemented a full pass through/full disregard, in which the custodial parent kept the total child support amount and the total welfare amount, and some states abolished the practice all together. In those cases, the custodial parent did not receive any child support. Twenty-nine states abolished the pass-through/disregard. Cancian and Meyer (2006) report that more generous pass-through/disregard policies within states are associated with greater paternity establishment and increased total child support collections. This development in child support collections would indicate that divorcing after welfare reform may produce adverse economic consequences for women receiving welfare because they are entitled to less total support.

In addition to making changes in the pass-through/disregard rules, PWRORA also included increased mandates on cooperating with the child support agency in locating the father and establishing child support awards as a condition for being eligible for welfare. If custodial mothers did not establish a child support order, she may have welfare benefits terminated. The stricter requirements for receiving public assistance may have an adverse impact on women divorcing after the passage of welfare reform.

Changes in welfare policies and programs over time may also have an effect on how divorce impacts income. In addition to altering child support, welfare reform had a major impact on public assistance and other means tested transfers. PRWORA established a time limit and a work requirement. Public assistance could only be received for up to 5 years and required recipients to either be employed or involved in work related training within the first two years of receiving assistance. Welfare reform did not change the amount of public assistance, but rather eligibility for public assistance.

The changes in welfare policy coupled with the changes in child support enforcement may negatively impact low income women immediately following a divorce. Although they may receive some form of public assistance, they may not be entitled to any child support payments, regardless of how much money the absent father earns.

Labor Force Participation

Over time women's labor force participation and has increased along with higher average real earnings (Blau and Kahn 2007). If divorce occurs, the wife's personal income would act as a buffer against the loss of the husband's income. In addition, women are now less likely than in the past to discontinue working upon marriage and childbearing (O'Neill and Polachek 1993). This would suggest that women today would be better insulated from a dramatic income decline, as they are more likely to be working. Women who had worked only part time or not at all would be better able to increase earnings, either through increasing hours worked or entering the labor force. This is consistent with research indicating that divorced mothers had higher levels of both personal income and annual earnings than never-divorced mothers. However, there has been scant evidence that labor force participation plays a significant role in mitigating the decline

in income. Most longitudinal studies indicate that women's economic vulnerability is prolonged at least 5 years despite increases in labor force participation and hours worked upon divorce (Cocoran 1979, Duncan and Hoffman 1985, Peterson, 1989). Smock (1994) found that the only factor that significantly improved the women's short run economic status was co residence or remarriage.

Mothers are more likely to work now than in the past, yet they often face a wage penalty. One study found an average age penalty of 7% per child for mothers (Budig & England 2001). Women with children need more income to support their family, yet they earn less money than their childless counterparts. In addition, motherhood affects career options. If the wife is the primary caregiver before dissolution, she must forgo either increased education or work experience, which affects career options later in life.

Other factors that have a pronounced effect on earnings relate to human capital- the productive capacity of the workforce. Women who marry at a young age tend to pursue less education than women who marry later (Bianchi and Spain, 1986), which limits economic opportunities in the labor force. In addition, women who marry at a young age are also more likely to get divorced or separated (Bramlett and Mosher, 2002). Human capital for women has increased in the 80s and 90s. More women are pursuing higher education and have more work experience upon marriage.

Another new development is the decreasing frequency of spousal support. In 1979, only 14% of eligible women received alimony and that percentage has been decreasing since then (Current Population Survey P23(112), 1981). In addition, alimony in the past was more likely to be an indefinite award. But as women's wages were increasing, a divorce settlement became more of a clean financial break. In addition, the opportunity for a more equitable

divorce settlement in terms of assets is more likely today than in the past. Separated white women are more likely to complete the legal divorce process than separated Hispanic or black women (Bramlett and Mosher, 2002). A divorce settlement may act as a protective factor if there are assets to be divided. A women who remains separated but never divorces may be more vulnerable to poverty or reduced economic well being.

Literature Review

Using the Panel Study of Income Dynamics (PSID) between the years of 1967 and 1973, Hoffman (1977) estimated a 29% reduction in family income for women who were married in 1967 and divorced by 1973. Women's income to needs ratio declined by 10% over the 7 year period, however the income to needs ratio for the divorced men rose by 16% after divorce. Corcoran (1979) used the PSID as well but limited the sample to women aged 35 to 54 in 1968. Women who divorced between 1968 and 1974 experienced a decline of 38% in total income and a 18% percentage decrease in their income to needs ratios. Income to needs ratios take into account the size of the household and account of economies of scale for larger households. Following divorce, Cocoran (1979) reported that women aged 34 to 45 were more likely to increase labor supply and women aged 46 to 54 actually reduced their labor supply.

Nestel et al. (1983) used the National Longitudinal Study of mature women to estimate income change in women separating or divorcing between the years of 1968-1976 and found 54% reduction in family income and a 20% reduction in per capita income.

More recently, Bianchi et al.(1999), using Survey of Program Participation discovered a 26% decline in the income to needs ratio for mothers who divorced or separated during the 1980s. In addition, the gap between husbands' and wives' income is quite large following

divorce. The same study found a 56% gap in income to needs of formerly married mothers compared to former husbands.

McKeever and Wolfinger (2001) reports that the economic impact of divorce has lessened for women and they attribute that to greater labor force participation and human capital. Focusing on assets rather than income, Zagorsky (2005) found women experienced, on average, a 77% decrease in wealth following the first year of divorce and a 14% increase each year thereafter. Married couples, who remained married, had an average increase in wealth of 16%. The author concluded that the initial decline in assets is substantial, but overtime, wealth increases at a similar rate of married couples indicating that economic recovery after divorce is likely. There has been sparse research on how divorce or separation has affected women more recently and what the effect has been over time.

Hypothesis

There have been several factors that would suggest the financial hardship associated with divorce has decreased over time. Child support has been better enforced, fertility rates have declined, and there has been an increase in female labor force participation. However, there are factors working in the opposite direction also. Divorce is concentrated among low-income individuals, remarriage is becoming less common, and there are time limits and work requirements for receiving public assistance. The net effect of these changes overtime is ambiguous.

The first hypothesis is that changes in income are dependent on education. Women with higher education may experience the greatest absolute decline in income. Marriage tends to occur among couples with similar levels of education (Blackwell and Lichter 2004). Women

with higher education tend to marry men with higher education and higher education tends to translate into higher earning potential. Therefore, women with greater education may experience greatest absolute decline in income, but are probably better able to restore the lost income, because they are better able to increase earnings. In addition, women with higher education are more likely to be in the labor force (Bureau of Labor Statistics, 2001). As a result, their average earnings would be higher than their lower educated counterparts. Higher pre-divorce or separation earnings should translate in to a lower proportional change in income. Although women with higher education would be expected to have the greatest absolute decline in total income, their proportional decline should be less severe due to higher earnings.

The second hypothesis is that remarriage will mitigate a steep decline in income and lead to economic recovery, as past research has shown (Holden and Smock 1991). However, there has been a decline in remarriage rates over time (Bramlett and Mosher 2002), which is one factor that works in the opposite direction—to increase the economic consequences of divorce. Previously married respondents, particularly women, are more likely to cohabit than remarry (Goldscheider and Sassler, 2006). Cohabiting couples are probably less likely to pool their economic resources than married couples. As a result, cohabitation may not mitigate income declines as remarriage would. However, family income was used in this analysis, so pooled income from cohabitating partners was not measured.

Receiving regular child support payments should act as an income stabilizer. Child support has been better enforced in the past twenty years (Sorenson and Hill 2004). The decline in income across panels should decrease if child support payments do increase. Although obligations vary widely from state to state, their aim is to maintain the standard of living of the child before the separation of the parents. Receiving regular child support payments should

encourage economic recovery post disruption. Since enforcement and collections of child support have risen, the consequences of divorce should be less severe for women with children.

However, a factor with a tendency to suppress women's post divorce earnings is the effect of children on maternal labor market work. It is likely that presence of children may have a negative effect on women's post disruption labor supply. Women may be limited in the job market if they have insufficient child care or are unable to obtain a job that allows flexible hours. The negative impact of children in women's labor supply has become smaller over time as child care has become more available. The net effect of having children on economic recovery over time is ambiguous.

Since labor force participation among women has increased during the 1980s and 1990s, women in the later cohorts may be less disadvantaged than women in the earlier ones. Additionally, I expect marital disruption to have an effect on post disruption labor force participation. The initial decline in total income would probably spur women to increase hours worked per week, particularly in circumstances where child support is not paid. Although women's labor force participation has grown, the market is not saturated (Blau and Kahn 2007). More women can either join the labor force or increase work hours. Since husbands typically earn more than their wives, the loss of the more than half of family income following a divorce should have a significant effect on women's labor force participation. Women not in the labor force or working part time prior to separation or divorce will probably lose a greater proportion on their total income following marital dissolution. If the wife is not in the work force or working part time, the assumption is that the husband was the primary breadwinner and his exit from the household would have a proportionally larger impact. However, this subgroup may have a faster recovery. Women who were not working prior to divorce or working part-time

would be better able to increase the number of hours worked. However, conditions that precluded this subgroup from working full time before marital disruption (i.e. insufficient child care), may continue after disruption.

Human capital characteristics will also probably affect post disruption income. The more human capital an individual possesses, such as labor market experience and education, the greater the gains from the labor market. Thus, education and labor market participation prior to marital disruption is expected to increase women's post disruption income. More highly educated women are more likely to be employed both post and pre disruption and also tend to earn higher wages. Women employed prior to marital dissolution are not only gaining additional labor market experience, but may also be less likely to need to seek work once the marriage dissolves.

Data Description and Methods

The data in this analysis is from The Survey of Income and Program Participation (SIPP). Although there is a great of research on the economics of divorce, no analysis has used SIPP over this time period. SIPP is a publicly accessible, nationally representative longitudinal dataset. It consists of several national panels. Each panel follows 14,000 to 36,700 households over a period of two and a half to four years. During the duration of the panel each household is interviewed every four months (within panel interviews are known as waves). SIPP is extremely rich in variables relating to family composition and financial security. Each wave contains core topics such as earnings, labor force participation, demographic and household composition information. In addition, each wave contains its own unique topical module, which included

detailed questions on particular subjects. The topical module relevant to this paper is marital and fertility history.

The analysis uses data from three panels: 1984, 1993 and 2001. These panels were chosen to assess income change over time, especially in relation to more stringent child support enforcement since its inception (Sorenson and Hill, 2007). The marital and fertility history module were included wave 2 in all three panels.

The main outcomes I am measuring in this analysis are change in income, earnings, means tested transfers, child support receipt and hours worked. SIPP has various income measures which are asked at each wave. I isolated the time of divorce or separation and then compare pre and post dissolution income. The SIPP dataset has a variable of marital status for each month in each panel. The sample consists of women who were married at wave 1 and faced a subsequent divorce or separation during the panels. If both separation and divorce were reported I used the separation month. Since each wave of each panel collects core data, household income was observed before the divorce or separation, and then in each successive wave.

The graphs in appendix B show family income, income to needs ratio, earnings, child support, means tested transfers and hours worked up to 9 months before and 20 months after dissolution. Income to need ratio is the total income divided by the poverty threshold, adjusted for family size. A ratio of 1.0 indicates that the family is at the poverty line. Changes in the various income categories and hours worked before and after dissolution were disaggregated by demographic characteristics including race, education, age, family size and employment status. Time 0 represents the month of dissolution. The sample size at each data point is slightly different because women in the sample separated or divorced at different waves. For example, if

a woman separates or divorces in the second to last wave, she would only be included in the months before dissolution and only one month after dissolution. The sample size is highest in the months right before and right after dissolution.

Appendix C presents regression tables. The regressions combine family and labor related factors with the three different years to determine each factor's effect on post disruption income. The dependent variables in this analysis are change in log income. This measures the proportion change, rather than absolute change. This model measures the effect of human capital characteristics, marital characteristics and demographic characteristic on the change in income before and after marital dissolution. Independent variables include basic work and family related characteristics. These models are intended to consider a variety of pre and post disruption factors that may be associated with well being when marriage dissolves.

Marriage characteristics include marriage duration and remarriage. Marriage duration is a continuous variable. The incidence of remarriage is a dummy variable. Remarriage is either a new union (with a new husband) or reunification following separation. Also, in each regression are variables that measure women's earning potential. Pre disruption employment status is measured as a series of dichotomous variables. The omitted category is no work. Educational attainment is also a series of dichotomous variables, including less than high school, some college and college graduate or higher. High school graduate was the omitted category.

Also included in each regression is income three months prior to separation or divorce. This serves as a proxy for both women's economic expectations and unmeasured economic resources (McKeever and Wolfinger, 2001). Past research has shown that pre disruption economic status has a positive effect on post disruption economic status. Although women who were well off during marriage tend to experience the most severe declines, their absolute levels

of post disruption income are higher than women less well off during marriage. A significant portion of pre disruption income will be husbands' earnings. There is a strong correlation between husbands' and wives' earning potential: women with high socioeconomic status tend to marry men with high socioeconomic status. I used three months prior to separation because as the descriptive graphs figures show, women seem to "prepare" for separation and change behaviors before separation is reported. Hours worked, earnings, means tested transfers and child support all rose just prior to separation. Three months before reported separation seems to be more accurate pre separation conditions than one month before disruption.

A family characteristic included in each regression is the presence of children. A dummy variable was used for presence of children. The presence of children was measured in the first wave of each panel. Demographic characteristics included in the model are race and region. Race was controlled for in the model, given the well know relationship between race and income and the fact that African Americans have a higher rate of marital dissolution (McKeever and Wolfinger, 2001). Region is series of dichotomous variables; northeast, south and west. Midwest was the omitted category. Region is controlled for because average incomes and earnings vary region to region.

The final regression includes a child support guideline variable. The variable is the expected amount of monthly child support the custodial parent should receive. I created this variable by applying each state's guideline to the median national income in the years 1993 and 2001. Formal presumptive child support guidelines were not adopted until the late 1980s, so this regression only includes observations from 1993 and 2001. Since this variable is only relevant for women with children, the regression that includes the guideline will omit all women without

children, and the variable indicating presence of children is not included. This guideline should test whether the state guidelines are associated with better post disruption economic well being.

Descriptive Statistics

Table 1 displays economic and demographic statistics of women who separate or divorce within the survey panel and women who remain married throughout the panel. Both groups contain women who are between the ages of 20 and 54. This age range captures both prime childbearing years and prime labor market participation. Also, divorces are fairly rare after outside this age range. In 1990, over 75% of women divorcing were under the age of 40 (Clarke, 1995). The divorced or separated cohort is composed of women who were married at the first wave of the panel and who had divorced or separated while in the panel. Each panel contains a different sample of women. The descriptive statistics were collected at the first wave of each panel. Dollar amounts are converted to 2001 dollars using a yearly consumer price index adjustment factor.

In all three panels, the statistics indicate greater “disadvantage” for separated or divorced women even before the dissolution occurs. Mean family income of continuously married women is consistently higher than the family income of the separated cohort in each year. This is consistent with prior research that divorce is disproportionately occurs in low-income households. In addition, average educational attainment is higher among the continuously married sample. The divorced or separated cohort is also more likely to be receiving means tested transfers.

Personal earnings are higher for women who remained married in 1993 and 2001. Labor force participation is higher among the separated or divorced sample. Over the course of the three panels, however labor force participation increases slightly for separated or divorce women. About half the women in the divorced or separated cohort work full time and the percentage rises slightly over time. Full time is defined as having worked more than 35 hours per week. In each panel, the continuously married cohort has a slightly higher percentage of women who do not work, even though the continuously married sample has slightly higher average earnings. The higher average earnings of the continuously married cohort are probably due to higher income jobs, rather than higher work force participation.

Age at marriage also differs between the continuously married and the separated cohort. Past research suggests that women who had first married at a younger age are more likely to divorce. In this sample, the continuously married cohort tended to be slightly younger at the age of marriage. However, the separated or divorced cohort was more likely to have more than one marriage. This may confound the age at marriage result. The separated or divorced cohort is slightly younger than the continuously married cohort.

Descriptive results for education show differences not only between the continuously married cohort and the separated or divorced cohort, but there are also marked differences between the three panels. In 1984, 43% of the divorced or separated sample was high school graduates and 21% had less than a high school education. Thirty five percent of the sample had gone on to higher education. The continuously married sample is similar to the separated or divorced sample in that 44% had high school diplomas, however, more of the sample pursued higher education- about 40%.

In 1993, 44% of the separated or divorced sample had high school diplomas, similar to both cohorts in 1984. However, more the sample attained a higher degree and fewer had dropped out of high school. The continuously married sample shows a marked change. Less than 10% had dropped out of high school and over 50% went to college.

In 2001, 54% of the separated or divorced sample had greater than a high school diploma. The number of women pursuing higher education increased almost 20 percentage points since 1984 and 15 percentage points since 1993. In the continuously married sample, over 60% went on to higher education. This represents a 30-percentage points increase since 1984 and an 8-percentage point increase since 1993. The increases in higher education rates are consistent with education trends in the time period. More women enrolled in college in the 1990s. The educational differences between the continuously married sample and the divorced or separated sample has slightly grown over time, which is consistent with past research (Raley and Bumpass, 2003).

In addition to education, average earnings have also increased. In 1984, both cohorts had average earnings of less than \$1,000. In 2001, monthly earnings were \$1,600 for the divorced or separated women and \$1,700 for continuously married women. Labor force participation has increased over time in addition to both education and earnings. The increase in labor force participation is similar between the two groups of women, as both increased labor force participation by 4 points between 1984 and 2001.

Changes in Economic Well Being Following Disruption by Year

Figure 1 shows the average monthly total income of women who divorce before and after dissolution. There is an immediate decline in total income for women shortly after a separation or divorce. The same is true when disaggregated by year (in figure 10). The 2001 sample shows a very slight increase in total income over the course of the 20 months following dissolution. 1984 and 1993 show a very slight decline in total income following initial income drop. While women in 2001 do show some improvement, it is not very large. Figure 2 shows total income before and after dissolution of both men and women who divorce or separate. Similar to women, men do show a decline in income, although not as substantial as women. Also, the total income of men stays constant following marital disruption. This is likely a result of men having greater labor force participation prior to disruption and thus unable to increase work hours. Figure 9 shows the income to needs ratio of both men and women following marital disruption. Unlike family income, incomes to need ratios adjust for family size and give a better indication of economic standing. Although men's income declined following marital disruption, average income to needs ration increased, albeit slightly.

Average earnings for divorced or separated women have increased over the years after adjusting for inflation. Figure 12 shows earnings disaggregated by year. The 2001 panel, earnings had the general trend of rising after a divorce or separation, before slightly dipping in the last months, which is probably due to compositional changes in the sample. Figure 13 shows average weekly hours worked before and after dissolution. In 2001, the average hours increased slightly in the months after divorce or separation and then remained relatively flat at about 30 hours per week. In 1984, both earnings and hours worked declined after a divorce or separation. In 1993, earnings declined slightly, while hours remained flat. This could be due to reduction on wages or misreporting of the data. Figure 14 shows the percent of women not in the labor force

disaggregated by year. In the 1984 sample, there was a substantial increasing trend of women exiting the labor force following marital disruption. Approximately 20% of women left the labor force in 1984 following separation or divorce. Both 1993 and 2001, the labor force participation rate remained the same following divorce or separation. The decrease in average earnings seen in 1993 (in figure 12) is, therefore, mainly due to decreased work hours rather than leaving the labor force all together.

Figure 15 displays child support disaggregated by year. As expected, there is an increase in monthly child support payments both over historic time (1984-2001) and over the months following marital disruption. Child support payments increased until month 6 and leveled off. The average child support amount included only women with children who have divorced or separated. In 2001 and 1984, average child support increases even before dissolution, which indicates that the marriage broke up before it was reported.

Means tested transfers before and after marital disruption are presented by year in figure 16. For the entire sample, means tested transfers increased prior to dissolution, similar to average child support. This is further evidence that change in marital status is misreported in the data. Six months following marital dissolution, average transfers decreased slightly. The trend is similar disaggregated by year. However, 1993 had the highest average transfers, followed by 1984 and 2001 had the lowest.

Figure 17 shows income to needs ratio for each year. Each panel shows a large decline in the months following divorce or separation. The year 1984 appeared to be the worst year for divorce or separation. The average income to needs ratio declined by 35% after year of marital dissolution. The average income to needs ratio declined by 31% in 1993 and 27% in 2001. The income to needs ratios of men in each panel year are presented in figure 18. When the entire

men's sample is combined (as in figure 9), the income to needs ratio increased following marital disruption. However, when separated by year, the income to needs ratio decreased in 2001, stayed the same in 1993 and increased in 1984. Over the 1984-2001 time period, the economic consequences of divorce are improving for women and worsening for men. However, both these trends are relatively small.

The consequences of divorce have become less severe over time for women because of increased work intensity and better child support. Although these graphs show change over the 1984-2001 time periods, it is important to consider how these years coincide with the national business cycle. In 1984 and 1993, the economy was just exiting a recession, while in 2001 the economy was in a recession. The lesser decline in 2001 for women may be merely reflecting husbands' lower wages due to economic downturn.

Economic well being following marital dissolution disaggregated by presence of children, work status, educational attainment, race and remarriage

Figure 19 shows total income of respondents who have children in wave one and those who do not. Couples without children tended to have a slightly higher average income before marital dissolution. Following disruption, the average monthly family income of women dropped from \$4,400 to \$2,000 and women without children experienced a decline from \$5,000 to \$2,700. However, women without children rebound slightly. They are likely more able to increase labor supply without having the burden of finding or paying for child care. Women with children remain at the same income level a year following the divorce or separation. The

income to needs ratios of women disaggregated by presence of children are shown in figure 20. The income to needs ratio of women with children decreased by a third following marital disruption, while it decreased by about 40% for women without children. Although women without children experienced a greater decline, the average income to needs ratio is still greater than women with children in each month measured.

Figure 21 and 22 show earnings and hours worked of women with and without children. Women without children increased work hours slightly over the course the analysis, even before dissolution. Earnings showed a similar trend, increasing prior to dissolution. However, following dissolution, earnings bounced around. Just after disruption, they are flat and after a few months, show an increase, then a decrease. For women with children, hours worked per week decreased slightly following dissolution. The data reveals a steady decline of about 7 hours per week over the 20 month time period.

Figure 23 shows total income by work status. Women who worked part time or full time had similar incomes before marital dissolution. Following a divorce or separation, women who worked part time experienced a sharp decline following by a slight but steady increase in total income, while the other two employment categories do not show improvement. Women who did not have jobs in wave 1 experienced a sharp decline and income remained steady in the months following dissolution. The income to needs ratios displayed in figure 24 yield similar results. Women who worked full time prior to marital disruption had a greater income to needs ratio both prior to and following disruption. They also experienced the least relative decline. Women who worked part time had the greatest decline in both relative and absolute income to needs ratio. Women who did not work prior to marital disruption had a smaller decline in

income to needs ratio than women who worked part time; however, this group had the lowest income to needs ratio in each month.

Figures 25 and 26 display earnings and hours worked per week separated by work status. Women working full time decreased hours worked, women working part time worked the same amount of hours throughout the time period and women without jobs increased hours worked, albeit slightly. Earnings showed a similar trend. The earnings of women who either worked full time or part time prior to marital dissolution decreased following dissolution, while the earnings of women who did not work prior to separation or divorce increased afterwards. Although women working full time experienced a decline in earnings, average earnings were still higher than the earnings of women who had not worked previous to divorce or separation.

Figure 27 displays total income decomposed by education. Total income increases slightly for women with higher education (college graduate or higher) in the months following divorce or separation, remains the same for women with some college or a high school diploma and continues to fall slightly for women with less than a high school diploma. Women with the highest education experience about a 57% decline, and by the end of the panel, experience a 47% decline. For women in the rest of the education categories, their income is at the same level that it was directly following dissolution, Women with some college education and women with a high school diploma experience a 48% and 52% decline respectively. Women with the least education experience a 51% decline directly following a divorce or separation and a 64% decline by the end of the panel. Figure 28 presents the income to needs ratio by educational attainment. Unlike total income, the income to needs ratio show improvement following the initial post separation/divorce income decline for each educational category. Improvement, although subtle, increased with each successive educational category.

Figures 29 and 30 display earnings and hours worked by educational attainment. Women with more education tended to have higher earnings throughout. Earnings and the number of work hours of women with college degrees or higher remained at the same level following marital disruption. As discussed previously, women with the highest education had increases in total family income after the initial income decline. The increases in total income are not due to earnings. The increase in total income must come from child support, means tested transfers or another unmeasured transfer (i.e. remarriage). In all the other education categories, earnings decreased slightly following marital dissolution. Likewise, weekly work hours in these education categories declined slightly in the months following separation or divorce. The total income of high school graduates and women with some college remained the same in months following marital disruption (after the initial decline). Their decline in earnings must be offset by either child support, means tested transfer or possibly remarriage.

Figure 31 displays total income decomposed by race. Both black women and non black women experienced a steep income decline. Prior to dissolution, total income of black women and non Black women differed by about \$1,000, with Black households earning \$3,500 and non Black households earning \$4,500. Following divorce or separation, the gap closes substantially with Black women earning about \$1,700 and non Black women earning \$2,200. This is most likely due to lower average wages of black men, so the drop in income is less for Black women. The total income of Black women and non Black women remains the same in the months following dissolution. Figure 32 displays income to needs ratios by race. Although non-black women had a larger absolute income to needs decline, both black and non black women had a similar relative decline- about 40%. Both black and non black women had increased in income to needs ratio slightly after the initial post disruption decline.

Figures 33 and 34 presents earnings and hours worked by race. Earnings for black women and non black women were relatively similar for the period before divorce or separation. However, following marital dissolution, black women's earnings increased slightly and then declined 11 months after divorce or separation. Non-black women's earnings declined from the month after divorce or separation, until the last period of observation. Although the gap in total income narrowed after divorce or separation, the gap continued which remained constant because there were offsetting changes in the various components of income and these components differ across racial groups. As figure 35 and 36 show, black women reported receiving less child support than white women following marital dissolution. However, black women received a greater amount of means tested transfers.

Figure 37 shows total family income by the incidence of remarriage. Women who remarried one year after saw great increases in family income. The average income for women who remarried was at the same level as pre disruption income. The total income for women who did not remarry saw a dramatic income decline in the month after divorce followed by a plateau. Figure 38 shows the income to needs ratio of women who remarry and those who do not. The income to needs yields the same results. The income to needs ratio of women who remarry is at the same pre disruption level after one year, while the income to needs ratio of women who do not remarry remains level after the initial decline.

These results indicate income decline following divorce or separation is immediate and dramatic. In addition, there is scarce evidence of recovery, except in the case of remarriage. Women that saw the most improvement were women that had remarried and women with the highest education. Women with the worst outcomes in terms of continued post divorce income

decline were women with less than a high school diploma. The income to needs ratio indicated that over 1984-2001 the consequences following divorce became less severe.

Components of Income Change

Table 2 shows the break down of total income change into components by year, educational attainment, predivorce work status, presence of children, race and remarriage. Each successive year had lower absolute declines in total. Women in 1984 and 1993 had decreases in earnings following divorce or separation, while the 2001 sample increased earnings. Women in 2001 were actually able to recoup 25% of the loss income by increasing paid labor. Child support increased in each year, adjusting for inflation. Women in 1984 recouped about 4% of lost income through child support, while women in 1993 replaced 6% of lost income and women in 2001 replaced 9%. Welfare transfers actually show declines over the 12 month period. The descriptive results above may help to explain this result. Means tested transfers increased months before divorce. In each sample year, average means tested transfers show increases 6 months prior to divorce or separation. Furthermore, they continue to increase following divorce or increase and after a year, begin the decline.

Women with a college degree or higher were the only educational subgroup that was able to increase average earnings 1 year following divorce or separation. Increased earnings allowed women in this subgroup to replace 7% of the loss of spousal income. In addition, women with the most education received the most child support. Increases in child support grew with every level of education, however since total average decline increased with every educational level,

child support accounted for about 7% of lost income in each category, except for women with less than a high school diploma. Child support only account for 3% of the loss in total income.

Women who worked part time or not at all prior to divorce showed increased average earnings following divorce or separation. Joining the labor force allowed women who did not work previously to replace 9% of total lost income and increasing work hours allowed women who had only worked part-time to replace 13% of lost total income. Women who worked full time prior to divorce experienced an average decline in earnings following divorce. Average increases in child support payments were highest among women who worked part-time prior to divorce or separation. The increase in child support payments replaced 13% of the loss in total income. Women who worked full time prior to divorce actually had the smallest increases in child support. It only recouped about 4% of the total income loss. Women who did not work prior to marital dissolution recouped about 9% in total lost income from child support. For women without jobs, increased labor market work was a major factor in increasing lost income, while for women who worked part time child support played a greater role.

For women with children, child support replaced about 8% of lost income. Means tested transfers for women with children actually declined a year after martial disruption. However, as the graphs in appendix B show, means tested transfers increase after disruption, but then begin to decline after a year. This 15 month snapshot in table 2 does not capture the full extent of public assistance for women with children.

The average earnings of both black and non black women decreased following divorce or separation, more so for black women. Non black women, however, had larger increases in total child support to offset both the income loss due to divorce and decreased earnings. Increased

child support allowed black women to recoup about 4% of total income loss and 6% for non black women.

Women who remarried experience the lowest income declines after a year of divorce or separation. In addition to greatest total income, women who remarried increased average earnings, albeit slightly. This is further indication that remarriage is the most significant factor in financial recovery following divorce or separation.

Women lose substantially when a marriage ends. Not only does the household lose a share of the spouse's former income, but in many cases earnings of women actually declined following marital disruption. The net effect of earnings, child support and means tested transfers make up a small proportion of lost income. While this is a troubling result, there does seem to be improvement over time. 2001 was the best year for divorce or separation as women were able to replace 33% of lost income, mostly due to increases in earnings.

Regression Results

Results from the three models are displayed in table 3. The dependent variable in the first regression was proportional change in total income 3 months prior to disruption to 3 months post disruption. At an alpha level of .05, having a college degree, working full time, remarriage, and having kids were all significantly associated with retaining a higher proportion of pre disruption income. The year 1993 is associated with retaining a lower proportion of pre disruption income.

Having a college degree is associated with retaining a greater proportion of pre disruption income. This is consistent with the descriptive results which indicated that women with college

degrees showed greater labor market participation and earned higher wages. College educated women were also more likely to work in the pre disruption period. Prior to marital disruption, they were increasing their work experience and thus better cushioned following marital dissolution. Likewise, working full time was positively associated with retained a greater proportion of pre disruption income.

The presence of children was associated with retaining a greater proportion of pre disruption income after controlling for education and labor force participation. This is likely due to child support payments. The descriptive results showed that the receipt of child support payments was immediate and many women began receiving child support even before separation was reported. This results runs counter to what I had expected. Women with children would be more constrained in labor market activity and thus unable to greatly change labor force participation immediately following marital dissolution. However, most women were already working.

As expected, remarriage was associated with retaining a higher proportion of pre-disruption income, as an additional wage earner in the household would contribute to higher family income. Descriptive results were consistent with this finding.

The year 1993 was associated with retaining a smaller proportion of total income following divorce or separation. This is consistent with descriptive results. Table 2 shows components of income change and women from 1993 had the greatest decrease in earnings, while women in 2001 were able to recoup lost income through increased earnings.

The dependant variable in the second regression is the proportional change in total income 3 months prior to disruption and one year afterwards. After controlling for pre disruption income, having a college degree, working full time and remarriage were all significantly

associated with retaining a higher proportion of pre disruption income. In this regression, having less than a high school degree was significantly associated with retaining a smaller proportion of pre disruption income. In addition, having children was still positively associated with retaining a higher proportion of pre disruption income; however it was not significant in this model. This model also showed 1993 to be the worst year for marital dissolution.

The final regression included a child support guideline control for expected child support for each state. The amount of expected child support is associated with retaining a greater proportion of post disruption income; however it was not statistically significant. This indicates that state level variation in child support explains little of the post disruption variation in income.

Conclusions

As expected, family income sharply declined for divorced or separated women. The decline in income lasted at least 12 months past the divorce or separation. There was a slight difference between the three years. The descriptive results indicated that in each successive year, the average income to needs ratio decreased by less. Furthermore, the regression analysis showed that 1993 was the worst year for marital disruption and that getting a divorce in 2001 is slightly less severe. Economic recovery following the initial steep income decline was also measured. Variables that could have improved income did little to mitigate the income decline overall. It was expected that earnings would increase to offset the recent income loss. This did not occur. In fact, earnings tended to decrease, except for women who did not work before dissolution. Their earnings slightly increased, but were still far below the earnings of women with jobs before marital dissolution. Average child support payments have risen, but the amounts were relatively small. Child support did not seem to mitigate the large decline. When

all these factors were included in regression analysis, human capital characteristics had a positive impact on post divorce economic well being. Women with college degrees and women working full time prior to separation retained a higher proportion of their pre disruption income. Having less than a high school degree was significant in the model that tested economic well being one year following marital disruption. The negative effects of lower education attainment emerge a year after divorcing. In terms of improvement, remarriage had the greatest association with retaining a greater proportion of pre disruption income. This result has been consistent finding in divorce research.

The economic repercussions of divorce and separation for women are still severe, although there does seem to be some improvement since 1993. Increased earnings and greater child support contribute to less economic hardship following divorce or separation. Although divorce may be becoming less financially severe, women still lose a substantial proportion of their income, even after adjusting for family size. Further increasing child support and means tested transfers and making day care more available and affordable would better insulate women from the economic shock of divorce. Since human capital characteristics were positively associated with economic improvement, policies that make labor market participation more accessible should be explored. More favorable family policies in the job market, such as more flexible hours and affordable child care would make post divorce employment more accessible.

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Appendix A

Table 1. Descriptive Statistics (Means and Proportions)

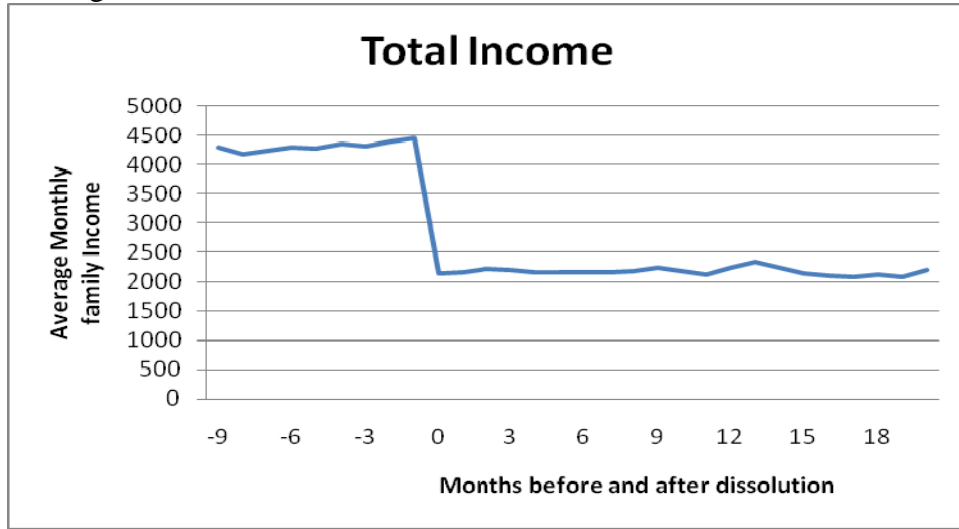
	1984		1993		2001	
	Women who divorce or separate (n=472)	Women who remain married (n=5582)	Women who divorce or separate (n=505)	Women who remain married (n=6491)	Women who divorce or separate (n=334)	Women who remain married (n=6681)
Mean Family Income	3942 (3515)	4892 (3697)	3771 (2598)	5130 (3428)	4819 (3875)	6011 (5021)
Mean Personal Earnings	993 (1804)	920 (1233)	1212 (1317)	1356 (1623)	1596 (1592)	1700 (2204)
Mean Age	31.4 (8.2)	36.6 (9.3)	33.5 (8.0)	38 (8.6)	36.6 (8.6)	40.0 (8.5)
Mean Age at Marriage	23.7 (8.9)	23 (5.7)	24.8 (6.9)	24.5 (6.3)	26.6 (7.5)	26.3 (6.7)
Number of Marriages						
1	67.2%	81.9%	68.0%	79.5%	70.9%	79.5%
2	18.1%	13.1%	18.4%	16.3%	23.4%	17.6%
3	3.8%	2.0%	5.8%	3.0%	4.2%	2.5%
4+	2.9%	0.0%	1.0%	2.9%	1.5%	0.4%
Missing	8.0%	3.0%	6.0%	1.3%	0.0%	0.0%
Years of Education						
Less than 12 years	21.2%	15.5%	15.6%	9.6%	10.8%	9.7%
12 Years	43.3%	44.2%	41.6%	39.1%	35.0%	28.3%
13 to 15 years	21.0%	21.0%	26.1%	25.2%	38.0%	31.5%
16 years or more	14.3%	14.3%	16.6%	26.0%	16.2%	30.5%
Employment Status						
No Work	29.9%	36.1%	26.0%	29.2%	25.8%	32.2%
Part time	17.6%	22.0%	23.4%	23.0%	15.0%	17.6%
Full time	52.5%	42.2%	50.0%	47.8%	59.3%	50.2%
Children						
0	18.1%	10.2%	13.6%	13.0%	25.2%	27.1%
1	15.1%	15.3%	18.7%	18.9%	26.0%	24.4%
2	31.3%	34.2%	33.3%	36.0%	30.2%	30.3%

3	16.6%	19.8%	19.3%	19.5%	11.7%	13.0%
4+	10.9%	17.2%	8.6%	11.3%	6.9%	5.1%
Missing	7.9%	3.4%	6.4%	1.2%	0.0%	0.0%
Race						
Black	7.8%	6.1%	9.5%	5.6%	12.6%	6.7%
Non Black	92.2%	93.9%	90.5%	94.4%	87.4%	93.3%
Percent receiving means tested transfers at wave 1						
	9.0%	9.0%	7.3%	3.5%	6.3%	3.8%

Notes: Standard deviations are in parentheses below means. Number of children was measured at the second wave. All dollar amounts are adjusted to 2001 dollars. Income and earnings are monthly. Employment status is measured in wave 1, prior to disruption.

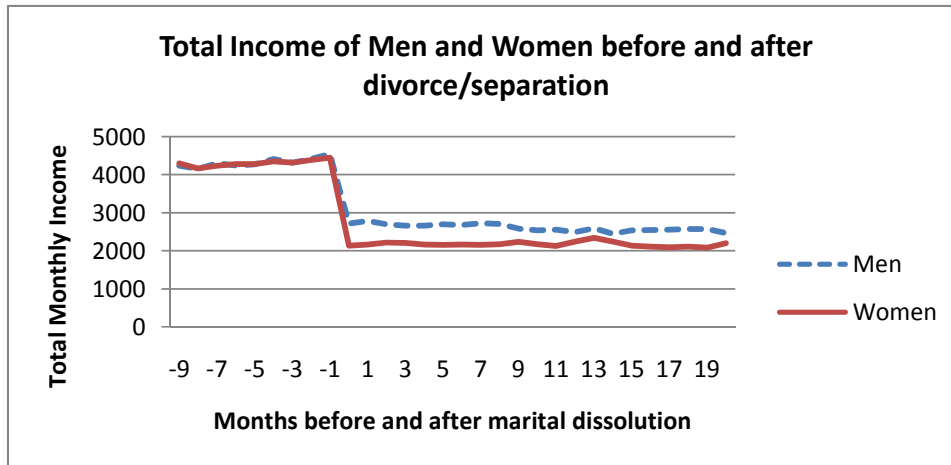
Appendix B

Figure 1



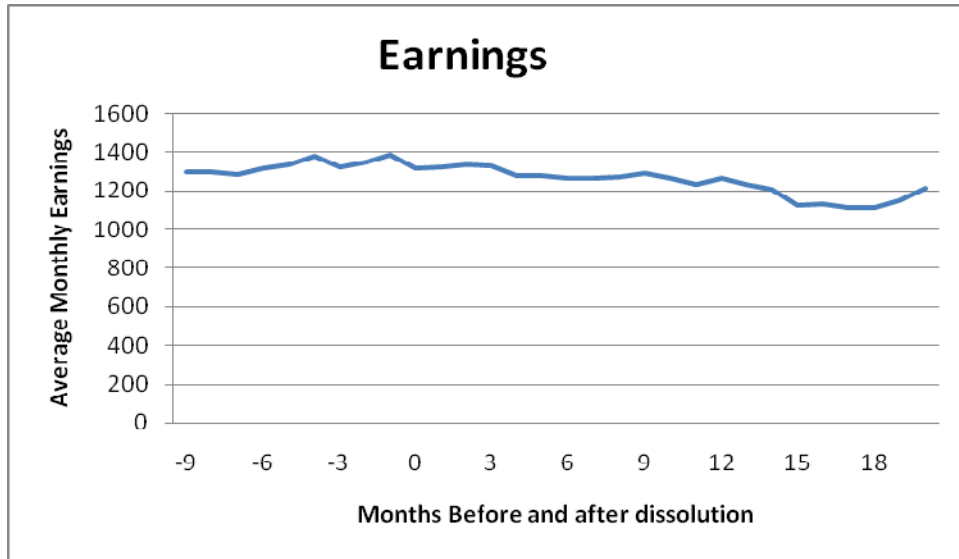
Family Income of Women who Divorce or Separate			
Month	Observations	Mean	Standard Deviation
-9	1116	4301	3741
-8	1184	4167	3279
-7	1224	4237	3315
-6	1259	4287	3456
-5	1307	4283	3366
-4	1346	4359	3839
-3	1346	4319	3265
-2	1344	4389	3410
-1	1343	4455	3674
0	1347	2134	2442
1	1310	2159	2220
2	1280	2216	2293
3	1243	2208	2378
4	1199	2166	2328
5	1180	2152	2278
6	1145	2162	2507
7	1115	2156	2280
8	1056	2174	2257
9	1029	2235	2582
10	1001	2175	2326
11	959	2130	2286
12	893	2242	2658
13	866	2340	2913
14	823	2244	2459
15	766	2133	2379
16	712	2109	2328
17	674	2086	2318
18	628	2113	2335
19	582	2082	2163
20	483	2201	2367

Figure 2



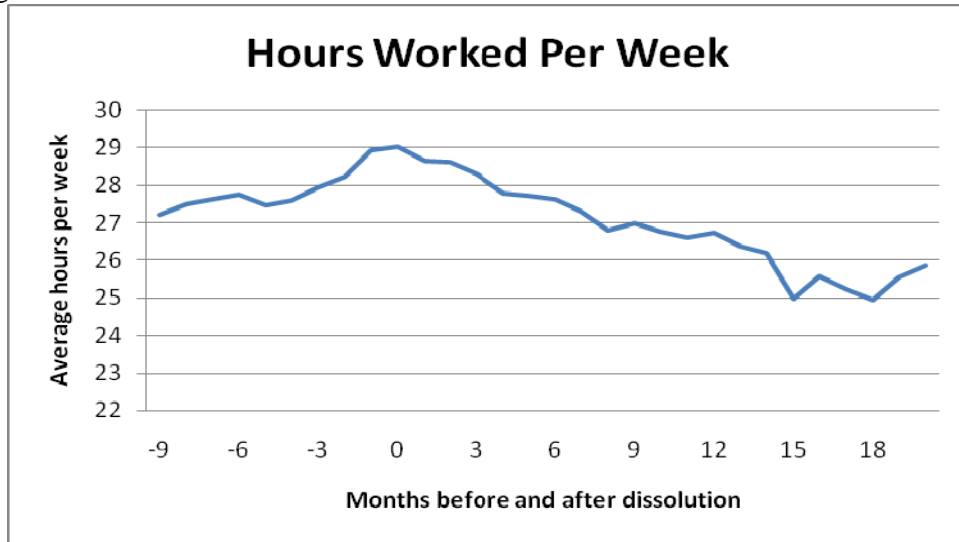
Month	Observations	Mean	Standard Deviation
-9	887	4243	3879
-8	939	4159	3296
-7	975	4305	3488
-6	1003	4252	3271
-5	1042	4279	3273
-4	1067	4420	3865
-3	1067	4318	3157
-2	1065	4418	3387
-1	1064	4551	3568
0	1069	2720	2922
1	1052	2792	3052
2	1042	2704	2762
3	1029	2661	2770
4	1016	2663	2822
5	1000	2705	2892
6	965	2681	3020
7	935	2730	3201
8	888	2707	3297
9	860	2584	2969
10	834	2543	2904
11	800	2557	2937
12	747	2494	2896
13	722	2596	3368
14	683	2452	2758
15	636	2541	3164
16	593	2545	3148
17	555	2557	3380
18	512	2574	3327
19	470	2574	3046
20	391	2466	2775

Figure 3



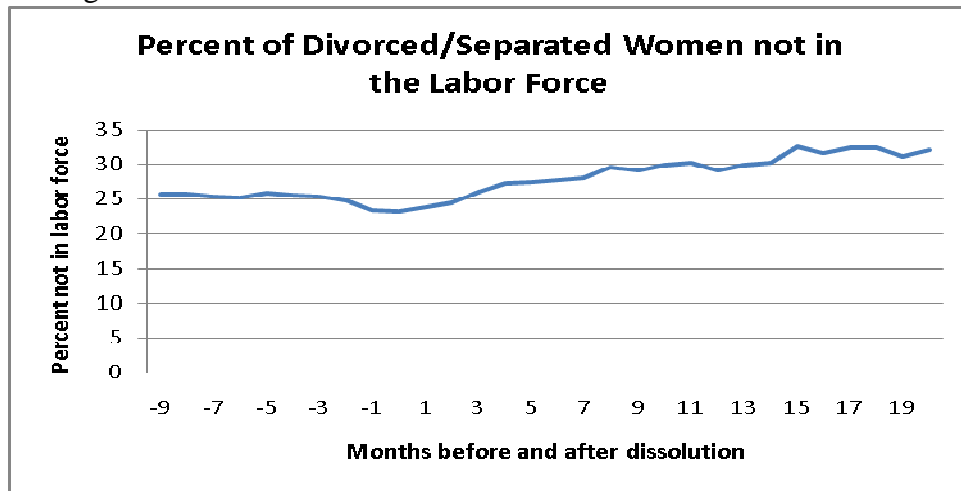
Monthly Earnings of Women who Divorce or Separate				
Month	Observations	Mean	Standard Deviation	
-9	1116	1298		1849
-8	1184	1295		1663
-7	1224	1282		1543
-6	1259	1318		1588
-5	1307	1338		1598
-4	1346	1384		2300
-3	1346	1321		1406
-2	1344	1350		1465
-1	1343	1387		1504
0	1347	1314		1512
1	1310	1324		1476
2	1280	1337		1539
3	1243	1332		1616
4	1199	1275		1576
5	1180	1279		1571
6	1145	1268		1623
7	1115	1268		1695
8	1056	1269		1653
9	1029	1289		1811
10	1001	1267		1649
11	959	1232		1651
12	893	1264		1995
13	866	1233		1660
14	823	1205		1577
15	766	1124		1327
16	712	1134		1450
17	674	1112		1371
18	628	1112		1364
19	582	1152		1391
20	483	1214		1483

Figure 4



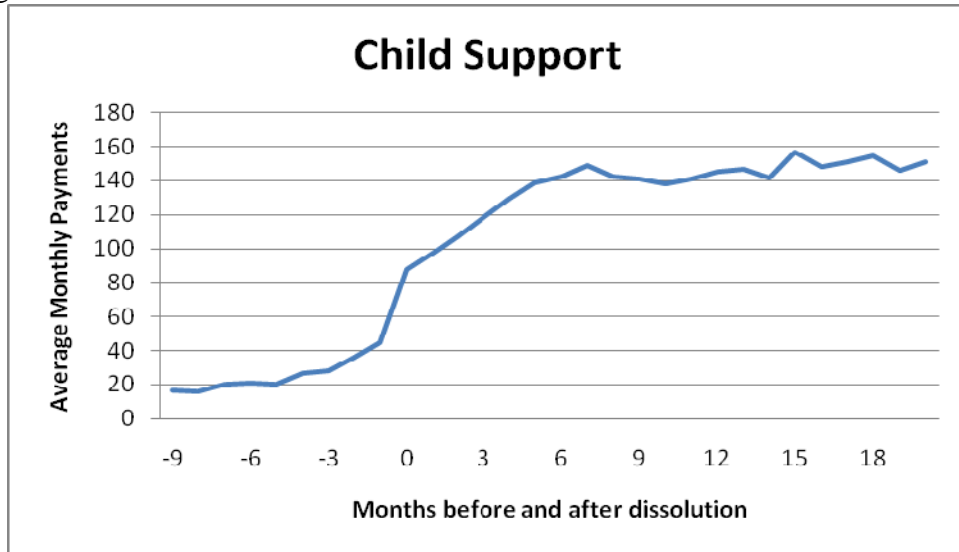
Hours Worked per Week of Women who Divorce or Separate				
Month	Observations	Mean	Standard Deviation	
-9	1063	27	18	
-8	1132	27	19	
-7	1168	28	19	
-6	1201	28	19	
-5	1245	27	19	
-4	1272	28	19	
-3	1271	28	19	
-2	1267	28	19	
-1	1263	29	19	
0	1223	29	18	
1	1191	29	18	
2	1161	29	19	
3	1125	28	19	
4	1075	28	19	
5	1054	28	19	
6	1023	28	19	
7	991	27	19	
8	939	27	19	
9	909	27	19	
10	883	27	20	
11	844	27	20	
12	776	27	19	
13	755	26	19	
14	715	26	19	
15	662	25	19	
16	611	26	19	
17	575	25	19	
18	536	25	19	
19	493	26	19	
20	407	26	19	

Figure 5



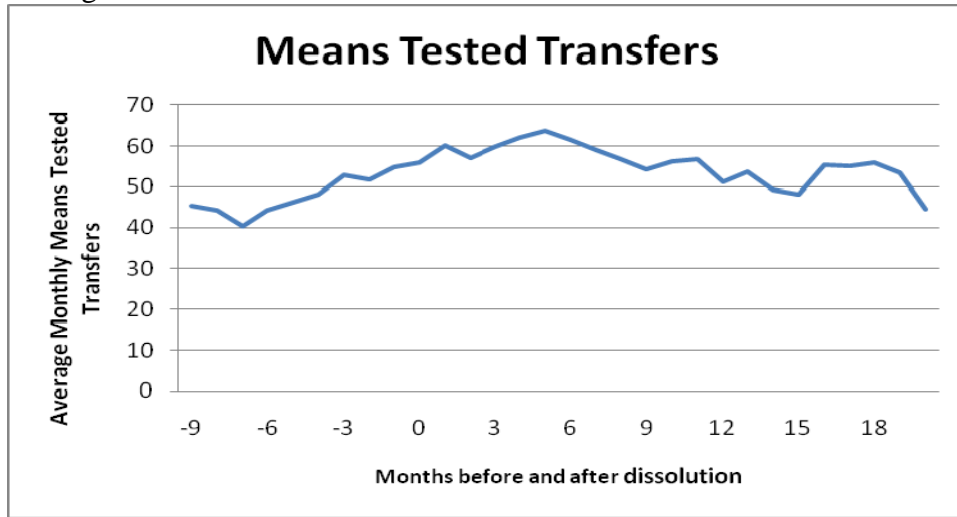
Number and Percentage of Women who divorce/separate not in the labor force			
Month	Number not in the Labor Force	Percentage not in the Labor Force	Total Sample Size
-9	272	26%	1063
-8	290	26%	1132
-7	296	25%	1168
-6	302	25%	1201
-5	321	26%	1245
-4	324	25%	1272
-3	321	25%	1271
-2	313	25%	1267
-1	295	23%	1263
0	283	23%	1223
1	283	24%	1191
2	283	24%	1161
3	291	26%	1125
4	293	27%	1075
5	289	27%	1054
6	283	28%	1023
7	277	28%	991
8	277	29%	939
9	264	29%	909
10	263	30%	883
11	254	30%	844
12	225	29%	776
13	225	30%	755
14	216	30%	715
15	215	32%	662
16	193	32%	611
17	186	32%	575
18	173	32%	536
19	153	31%	493
20	130	32%	407

Figure 6



Child Support of Women with Children who Divorce or Separate			
Month	Observations	Mean	Standard Deviation
-9	860	18	98
-8	905	17	94
-7	927	22	115
-6	954	23	121
-5	993	22	121
-4	1029	30	151
-3	1035	31	152
-2	1030	41	177
-1	1020	52	200
0	986	106	347
1	963	119	338
2	939	133	383
3	908	149	381
4	863	163	389
5	842	175	467
6	810	179	436
7	773	189	458
8	712	182	398
9	684	179	339
10	653	180	368
11	623	183	379
12	560	188	389
13	545	189	395
14	509	182	354
15	463	201	410
16	424	190	378
17	395	193	380
18	372	194	379
19	346	186	357
20	281	193	374

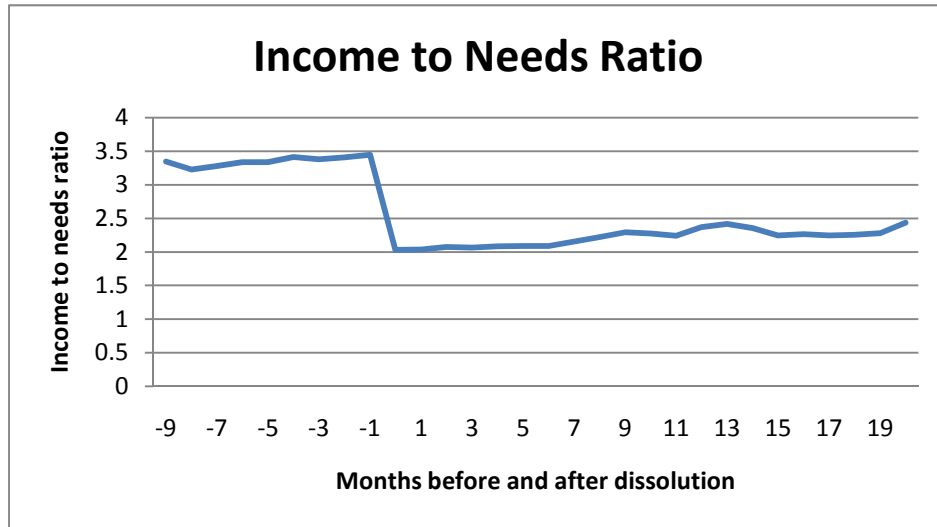
Figure 7



Means Tested Transfers of Women who Divorce or Separate

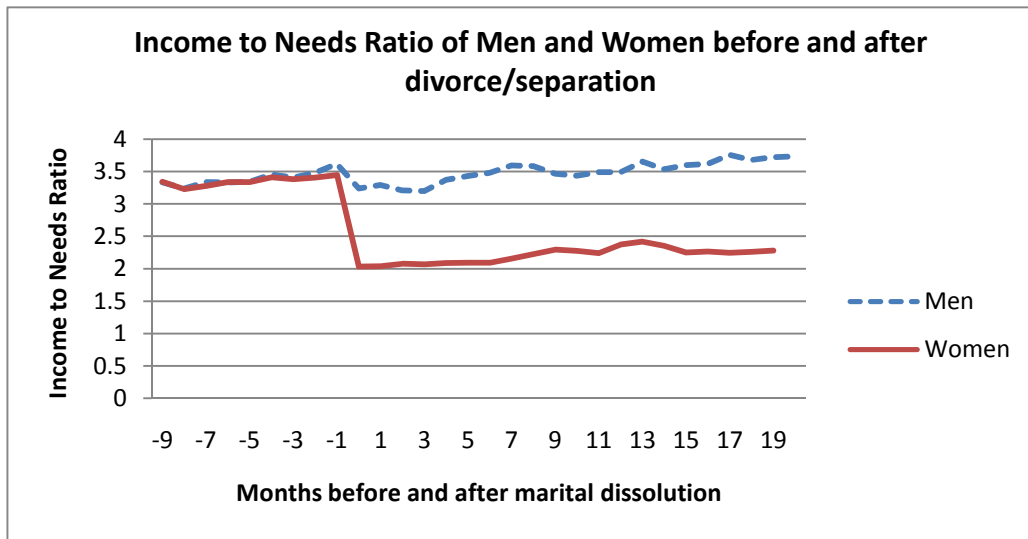
Month	Observations	Mean	Standard Deviation
-9	1079	45	238
-8	1137	44	196
-7	1167	40	177
-6	1205	44	191
-5	1255	46	194
-4	1292	48	194
-3	1296	53	210
-2	1289	52	210
-1	1277	55	215
0	1237	56	209
1	1202	60	211
2	1174	57	213
3	1134	60	214
4	1075	62	222
5	1048	64	222
6	1006	62	209
7	964	59	208
8	895	57	206
9	860	54	186
10	824	56	191
11	781	57	185
12	704	51	178
13	683	54	183
14	638	49	169
15	581	48	180
16	529	55	200
17	492	55	198
18	460	56	200
19	430	53	200
20	349	44	161

Figure 8



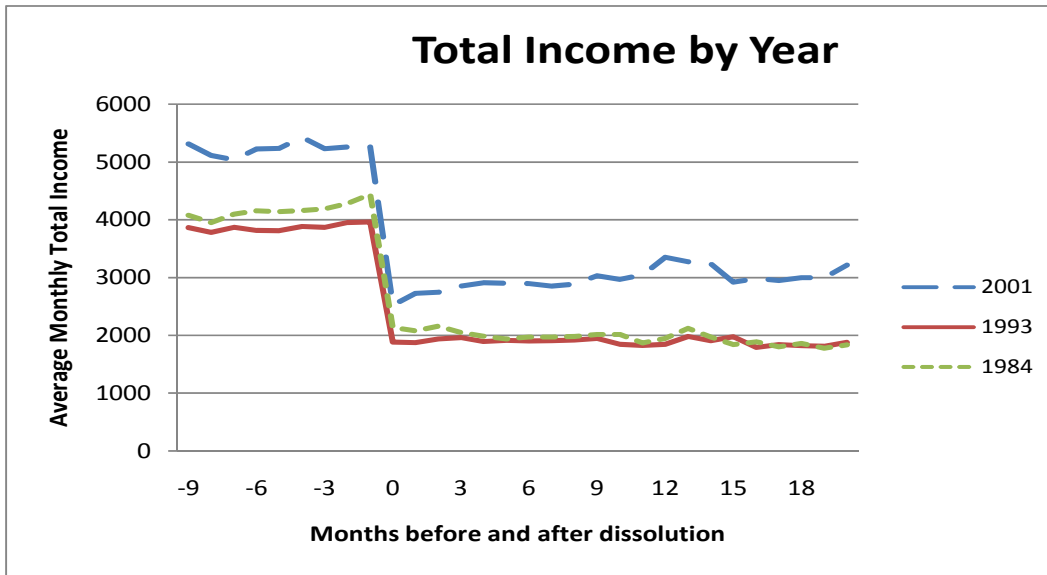
Income to Needs Ratio of Women who Divorce or Separate			
Month	Observations	Mean	Standard Deviation
-9	1040	3.34	2.98
-8	1098	3.23	2.67
-7	1129	3.28	2.67
-6	1165	3.33	2.77
-5	1214	3.33	2.67
-4	1259	3.41	2.97
-3	1262	3.38	2.65
-2	1255	3.41	2.69
-1	1244	3.44	2.81
0	1204	2.03	2.35
1	1167	2.03	1.96
2	1143	2.08	2.00
3	1101	2.06	2.07
4	1043	2.08	2.05
5	1016	2.09	1.99
6	972	2.09	1.97
7	929	2.15	2.02
8	867	2.22	2.07
9	836	2.29	2.33
10	802	2.27	2.12
11	761	2.24	2.05
12	688	2.37	2.40
13	666	2.42	2.25
14	623	2.35	1.96
15	566	2.25	1.79
16	514	2.26	1.74
17	481	2.24	1.71
18	451	2.26	1.76
19	421	2.28	1.73
20	339	2.44	2.01

Figure 9



Month	Observations	Mean	Standard Deviation
-9	856	3.33	3.15
-8	890	3.24	2.73
-7	918	3.34	2.83
-6	944	3.33	2.66
-5	991	3.34	2.58
-4	1032	3.46	2.95
-3	1033	3.41	2.58
-2	1027	3.48	2.80
-1	1013	3.62	3.04
0	949	3.24	3.28
1	923	3.29	3.13
2	913	3.21	2.80
3	891	3.20	2.82
4	868	3.37	3.03
5	847	3.43	3.20
6	797	3.48	3.37
7	752	3.59	3.57
8	699	3.58	3.78
9	672	3.46	3.34
10	635	3.43	3.02
11	603	3.49	3.09
12	547	3.49	2.94
13	523	3.66	3.33
14	484	3.53	2.86
15	438	3.60	3.00
16	403	3.62	3.06
17	365	3.76	3.58
18	340	3.68	3.32
19	315	3.72	3.15
20	254	3.73	2.94

Figure 10

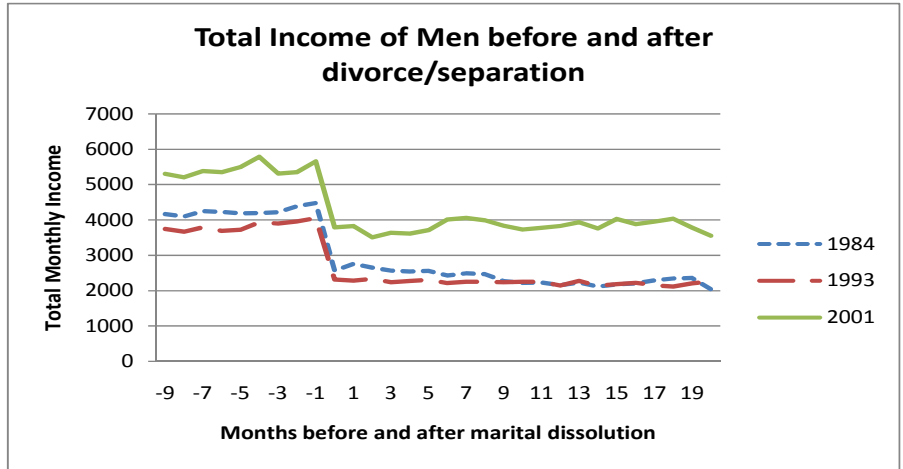


Family Income of Women who Divorce or Separate Year= 1984			
Month	Observations	Mean	Standard Deviation
-9	275	5308	4711
-8	287	5110	4346
-7	296	5035	4115
-6	307	5223	4667
-5	319	5232	4605
-4	323	5426	5793
-3	322	5230	4259
-2	320	5259	4221
-1	319	5263	4757
0	323	2524	2257
1	319	2725	2253
2	310	2745	2207
3	299	2851	2664
4	283	2909	2668
5	276	2903	2589
6	269	2898	2570
7	265	2853	2313
8	254	2885	2386
9	249	3033	2730
10	236	2970	2514
11	227	3045	2619
12	213	3352	3654
13	206	3274	3122
14	193	3242	2931
15	171	2921	2660
16	168	2984	2414
17	159	2948	2316
18	149	2998	2440
19	139	2998	2118
20	122	3215	2346

Family Income of Women who Divorce or Separate Year= 1993			
Month	Observations	Mean	Standard Deviation
-9	414	3860	2771
-8	442	3779	2669
-7	461	3869	2927
-6	473	3815	2638
-5	484	3807	2554
-4	504	3880	2619
-3	505	3869	2618
-2	505	3949	2858
-1	505	3959	2907
0	505	1883	2340
1	490	1874	1963
2	480	1934	2012
3	469	1962	1995
4	454	1891	1948
5	449	1911	1939
6	433	1904	1941
7	421	1905	2156
8	398	1917	1997
9	390	1945	2550
10	381	1846	1873
11	368	1826	1930
12	346	1847	1983
13	333	1980	2202
14	318	1910	1963
15	301	1973	2022
16	275	1791	1954
17	263	1842	2013
18	250	1819	1988
19	241	1810	1940
20	203	1878	2099

Family Income of Women who Divorce or Separate Year= 2001			
Month	Observations	Mean	Standard Deviation
-9	427	4080	3745
-8	455	3949	2905
-7	467	4095	3018
-6	479	4154	3135
-5	504	4140	2991
-4	519	4160	3126
-3	519	4191	3006
-2	519	4280	3250
-1	519	4441	3495
0	519	2136	2616
1	501	2077	2369
2	490	2157	2539
3	475	2046	2465
4	462	1982	2357
5	455	1936	2294
6	443	1968	2854
7	429	1971	2295
8	404	1979	2325
9	390	2014	2413
10	384	2013	2498
11	364	1866	2252
12	334	1944	2306
13	327	2119	3274
14	312	1969	2438
15	294	1838	2452
16	269	1887	2491
17	252	1798	2485
18	229	1859	2477
19	202	1775	2278
20	158	1833	2494

Figure 11

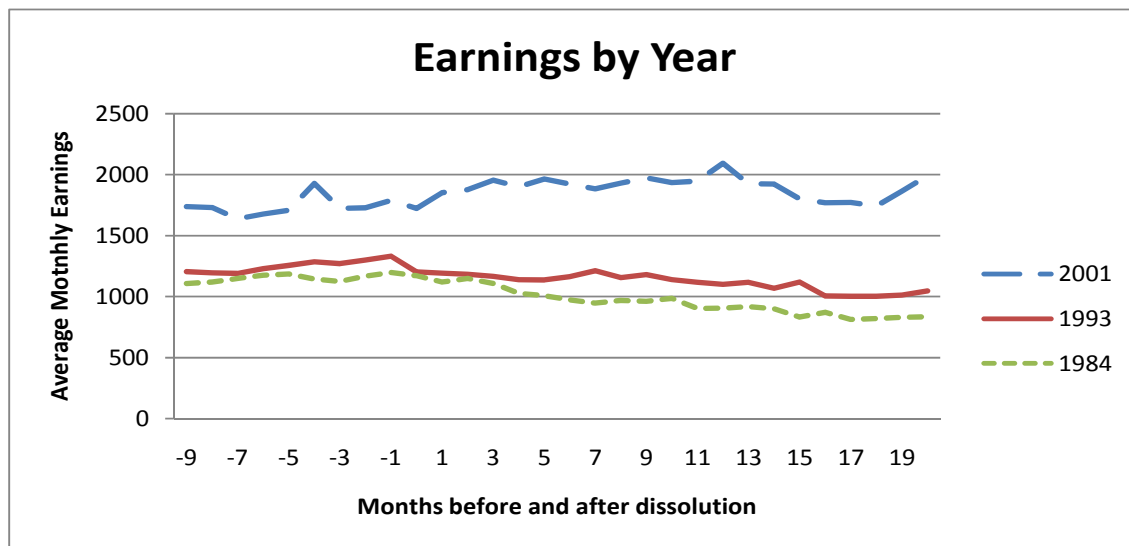


Total Family Income of Males who Divorce or Separate			
Year=1984			
Month	Obs.	Mean	Std. Dev.
-9	369	4159	3819
-8	389	4096	2940
-7	402	4243	3048
-6	411	4219	3140
-5	432	4187	2934
-4	442	4191	3081
-3	442	4218	2945
-2	442	4387	3283
-1	442	4475	3225
0	442	2564	2602
1	425	2752	3039
2	415	2647	2760
3	402	2563	2810
4	389	2538	2804
5	383	2559	3004
6	371	2427	2819
7	360	2488	3012
8	343	2466	3524
9	331	2266	2814
10	324	2222	2824
11	308	2231	2876
12	284	2148	2723
13	276	2228	3685
14	263	2112	2846
15	247	2176	3157
16	230	2202	3041
17	214	2290	3543
18	195	2341	3243
19	171	2355	3152
20	129	2037	3165

Total Family Income of Males who Divorce or Separate			
Year=1993			
Month	Obs.	Mean	Std. Dev.
-9	333	3744	2637
-8	357	3663	2484
-7	372	3792	2914
-6	383	3688	2520
-5	395	3719	2468
-4	407	3935	2610
-3	407	3895	2573
-2	407	3958	2741
-1	407	4050	2914
0	407	2313	2606
1	407	2276	2297
2	407	2331	2381
3	407	2233	2310
4	407	2269	2340
5	401	2301	2312
6	386	2211	2296
7	373	2249	2370
8	354	2251	2353
9	347	2230	2272
10	338	2252	2301
11	327	2252	2321
12	308	2143	2170
13	297	2271	2553
14	283	2135	2191
15	264	2179	2356
16	244	2217	2492
17	232	2149	2529
18	217	2111	2428
19	205	2206	2598
20	176	2254	2547

Total Family Income of Males who Divorce or Separate			
Year=2001			
Month	Obs.	Mean	Std. Dev.
-9	185	5306	5398
-8	193	5205	4753
-7	201	5378	4818
-6	209	5352	4317
-5	215	5495	4634
-4	218	5788	6239
-3	218	5311	4194
-2	216	5349	4383
-1	215	5655	4897
0	220	3786	3730
1	220	3824	3935
2	220	3502	3233
3	220	3633	3216
4	220	3612	3406
5	216	3712	3394
6	208	4006	4023
7	202	4051	4327
8	191	3984	3998
9	182	3835	3940
10	172	3721	3716
11	165	3772	3735
12	155	3825	3922
13	149	3929	3838
14	137	3757	3230
15	125	4027	4119
16	119	3881	4090
17	109	3949	4209
18	100	4033	4574
19	94	3774	3462
20	86	3545	2313

Figure 12

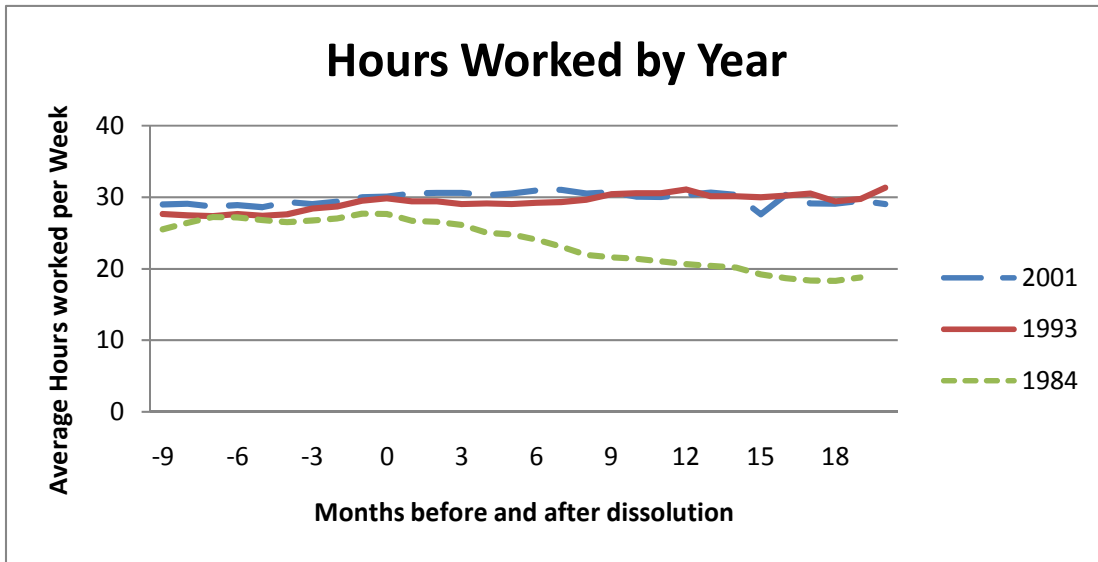


Monthly Earnings of Women who Divorce or Separate Year= 1984			
Month	Observations	Mean	Standard Deviation
-9	275	1738	1949
-8	287	1729	2216
-7	296	1637	1965
-6	307	1677	1988
-5	319	1709	2003
-4	323	1928	4021
-3	322	1723	1621
-2	320	1727	1620
-1	319	1787	1786
0	323	1722	1592
1	319	1850	1658
2	310	1877	1654
3	299	1953	2165
4	283	1900	2140
5	276	1963	2201
6	269	1923	2217
7	265	1882	2059
8	254	1931	2171
9	249	1974	2434
10	236	1934	2210
11	227	1946	2241
12	213	2093	3186
13	206	1925	2322
14	193	1923	2194
15	171	1800	1481
16	168	1767	1655
17	159	1770	1657
18	149	1742	1636
19	139	1864	1673
20	122	1990	1810

Monthly Earnings of Women who Divorce or Separate Year= 1993			
Month	Observations	Mean	Standard Deviation
-9	414	1204	1310
-8	442	1194	1348
-7	461	1190	1306
-6	473	1229	1366
-5	484	1254	1377
-4	504	1283	1334
-3	505	1268	1336
-2	505	1298	1385
-1	505	1330	1361
0	505	1201	1329
1	490	1190	1360
2	480	1182	1314
3	469	1164	1294
4	454	1139	1347
5	449	1136	1269
6	433	1163	1449
7	421	1211	1790
8	398	1154	1525
9	390	1179	1714
10	381	1139	1470
11	368	1117	1488
12	346	1100	1474
13	333	1115	1428
14	318	1069	1340
15	301	1119	1367
16	275	1005	1278
17	263	1002	1238
18	250	1002	1273
19	241	1012	1274
20	203	1045	1347

Monthly Earnings of Women who Divorce or Separate Year= 2001			
Month	Observations	Mean	Standard Deviation
-9	427	1106	2162
-8	455	1119	1480
-7	467	1148	1420
-6	479	1176	1469
-5	504	1184	1466
-4	519	1143	1304
-3	519	1123	1275
-2	519	1168	1399
-1	519	1197	1402
0	519	1170	1584
1	501	1120	1383
2	490	1148	1590
3	475	1106	1385
4	462	1027	1245
5	455	1007	1228
6	443	973	1195
7	429	946	1174
8	404	967	1236
9	390	960	1237
10	384	985	1262
11	364	902	1177
12	334	905	1160
13	327	918	1196
14	312	901	1158
15	294	832	1084
16	269	870	1365
17	252	812	1155
18	229	821	1118
19	202	830	1118
20	158	833	1111

Figure 13

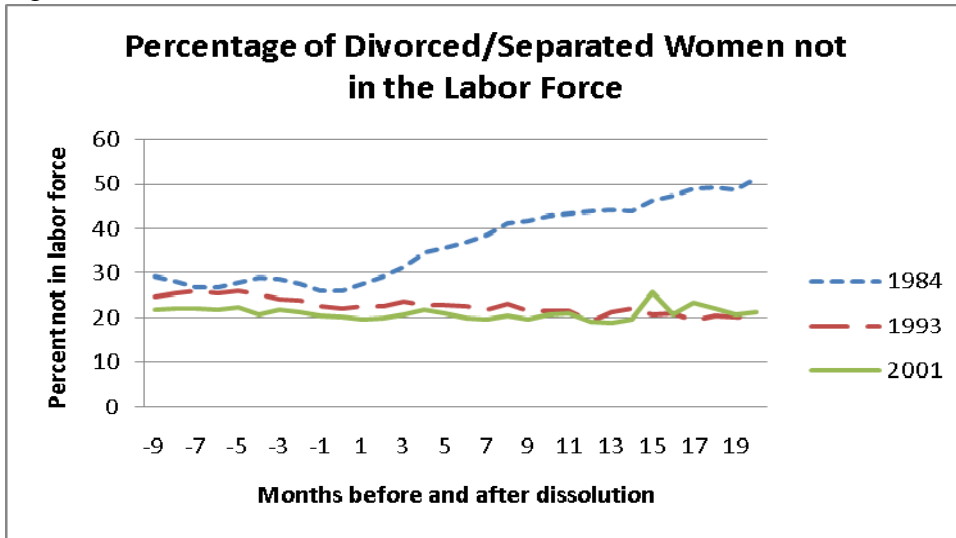


Means Tested Transfers of Women who Divorce or Separate			
Year= 1984			
Month	Observations	Mean	Standard Deviation
-9	275	43	310
-8	287	31	142
-7	296	35	146
-6	307	39	169
-5	319	45	182
-4	323	44	166
-3	322	44	176
-2	320	43	170
-1	319	45	176
0	323	43	173
1	319	50	197
2	310	49	223
3	299	52	246
4	283	55	245
5	276	54	239
6	269	49	183
7	265	48	177
8	254	44	169
9	249	46	171
10	236	50	189
11	227	52	193
12	213	52	196
13	206	49	195
14	193	37	153
15	171	45	185
16	168	60	240
17	159	63	240
18	149	64	250
19	139	58	255
20	122	44	199

Means Tested Transfers of Women who Divorce or Separate			
Year= 1993			
Month	Observations	Mean	Standard Deviation
-9	404	46	208
-8	433	54	218
-7	449	50	209
-6	460	50	216
-5	469	50	216
-4	477	50	212
-3	477	54	216
-2	475	53	207
-1	472	55	208
0	428	58	216
1	417	65	225
2	405	66	233
3	392	65	211
4	370	67	219
5	362	75	230
6	348	74	224
7	333	73	226
8	313	65	207
9	301	64	206
10	294	68	209
11	282	66	190
12	256	60	183
13	248	66	193
14	235	64	187
15	221	55	192
16	196	59	189
17	185	52	177
18	176	51	172
19	169	53	178
20	135	44	134

Means Tested Transfers of Women who Divorce or Separate			
Year= 2001			
Month	Observations	Mean	Standard Deviation
-9	400	46	208
-8	417	43	203
-7	422	34	158
-6	438	41	176
-5	467	43	179
-4	492	48	192
-3	497	57	225
-2	494	56	234
-1	486	61	244
0	486	63	225
1	466	63	208
2	459	55	186
3	443	60	192
4	422	63	208
5	410	61	203
6	389	60	212
7	366	54	211
8	328	59	230
9	310	51	177
10	294	50	174
11	272	51	173
12	235	41	154
13	229	45	161
14	210	44	162
15	189	43	160
16	165	47	167
17	148	50	171
18	135	53	171
19	122	48	156
20	92	46	142

Figure 14

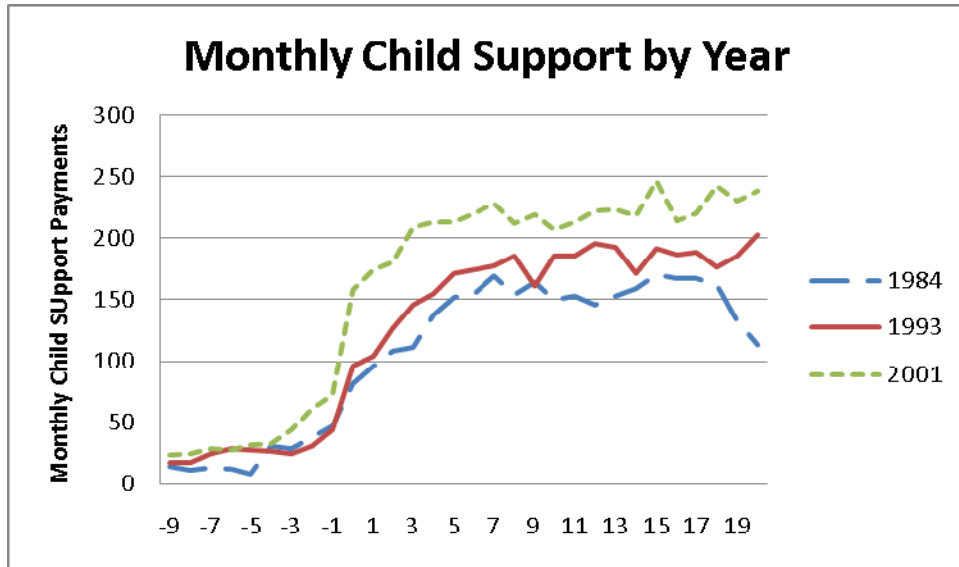


Number and Percentage of Women who divorce/separate not in the labor force			
Year=1984			
Month	Number not in the Labor Force	Percent not in the Labor Force	Total Sample Size
-9	112	29%	384
-8	116	28%	412
-7	114	27%	423
-6	117	27%	434
-5	128	28%	457
-4	137	29%	472
-3	135	29%	472
-2	131	28%	472
-1	123	26%	472
0	123	26%	472
1	126	28%	455
2	130	29%	446
3	136	31%	434
4	146	35%	422
5	148	36%	416
6	150	37%	406
7	152	39%	393
8	153	41%	372
9	150	42%	359
10	151	43%	353
11	145	43%	335
12	135	44%	307
13	133	44%	301
14	126	44%	287
15	125	46%	270
16	117	47%	247
17	113	49%	231
18	104	49%	211
19	90	49%	185
20	77	51%	150

Number and Percentage of Women who divorce/separate not in the labor force			
Year=1993			
Month	Number not in the Labor Force	Percentage not in the Labor Force	Total Sample Size
-9	100	25%	404
-8	111	26%	433
-7	117	26%	449
-6	118	26%	460
-5	122	26%	469
-4	120	25%	477
-3	116	24%	477
-2	114	24%	475
-1	107	23%	472
0	95	22%	428
1	94	23%	417
2	91	22%	405
3	93	24%	392
4	85	23%	370
5	83	23%	362
6	79	23%	348
7	73	22%	333
8	72	23%	313
9	65	22%	301
10	63	21%	294
11	61	22%	282
12	49	19%	256
13	53	21%	248
14	52	22%	235
15	46	21%	221
16	41	21%	196
17	36	19%	185
18	36	20%	176
19	34	20%	169
20	27	20%	135

Number and Percentage of Women who divorce/separate not in the labor force			
Year=2001			
Month	Number not in the Labor Force	Percentage not in the Labor Force	Total Sample Size
-9	60	22%	275
-8	63	22%	287
-7	65	22%	296
-6	67	22%	307
-5	71	22%	319
-4	67	21%	323
-3	70	22%	322
-2	68	21%	320
-1	65	20%	319
0	65	20%	323
1	63	20%	319
2	62	20%	310
3	62	21%	299
4	62	22%	283
5	58	21%	276
6	54	20%	269
7	52	20%	265
8	52	20%	254
9	49	20%	249
10	49	21%	236
11	48	21%	227
12	41	19%	213
13	39	19%	206
14	38	20%	193
15	44	26%	171
16	35	21%	168
17	37	23%	159
18	33	22%	149
19	29	21%	139
20	26	21%	122

Figure 15

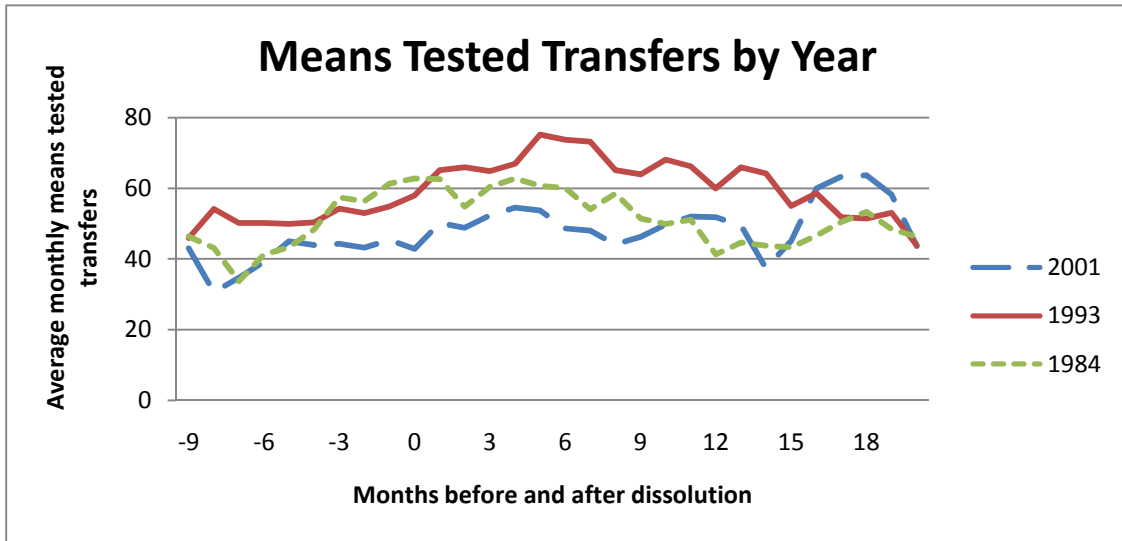


Child Support of Women with Children who Divorce or Separate Year= 1984			
Month	Observations	Mean	Standard Deviation
-9	307	15	105
-8	325	11	98
-7	326	13	106
-6	336	12	103
-5	360	8	95
-4	380	31	175
-3	386	29	173
-2	384	37	197
-1	378	46	212
0	377	81	411
1	363	96	380
2	358	108	436
3	344	111	383
4	325	137	406
5	314	152	481
6	300	154	436
7	280	169	491
8	249	154	328
9	235	164	347
10	221	150	322
11	206	153	336
12	177	145	315
13	173	152	332
14	157	159	349
15	139	170	367
16	123	167	358
17	109	167	371
18	103	162	357
19	90	133	299
20	70	113	275

Child Support of Women with Children who Divorce or Separate Year= 1993			
Month	Observations	Mean	Standard Deviation
-9	341	18	81
-8	360	18	76
-7	372	25	120
-6	379	29	135
-5	386	28	125
-4	399	27	129
-3	400	25	120
-2	399	31	134
-1	396	44	175
0	359	96	283
1	351	104	295
2	339	127	357
3	331	146	396
4	315	155	391
5	310	172	516
6	297	175	485
7	281	178	489
8	262	186	496
9	252	162	340
10	246	186	440
11	235	185	450
12	213	195	471
13	207	193	475
14	197	171	364
15	188	192	460
16	166	187	418
17	158	188	412
18	150	176	404
19	144	186	400
20	113	203	435

Child Support of Women with Children who Divorce or Separate Year= 2001			
Month	Observations	Mean	Standard Deviation
-9	212	24	112
-8	220	25	112
-7	229	29	118
-6	239	29	119
-5	247	33	144
-4	250	33	145
-3	249	44	161
-2	247	61	203
-1	246	73	216
0	250	158	318
1	249	175	328
2	242	181	324
3	233	210	351
4	223	213	356
5	218	213	360
6	213	220	354
7	212	229	359
8	201	212	325
9	197	219	326
10	186	207	310
11	182	214	321
12	170	223	340
13	165	224	341
14	155	218	345
15	136	247	378
16	135	214	343
17	128	221	345
18	119	243	364
19	112	231	338
20	98	239	352

Figure 16

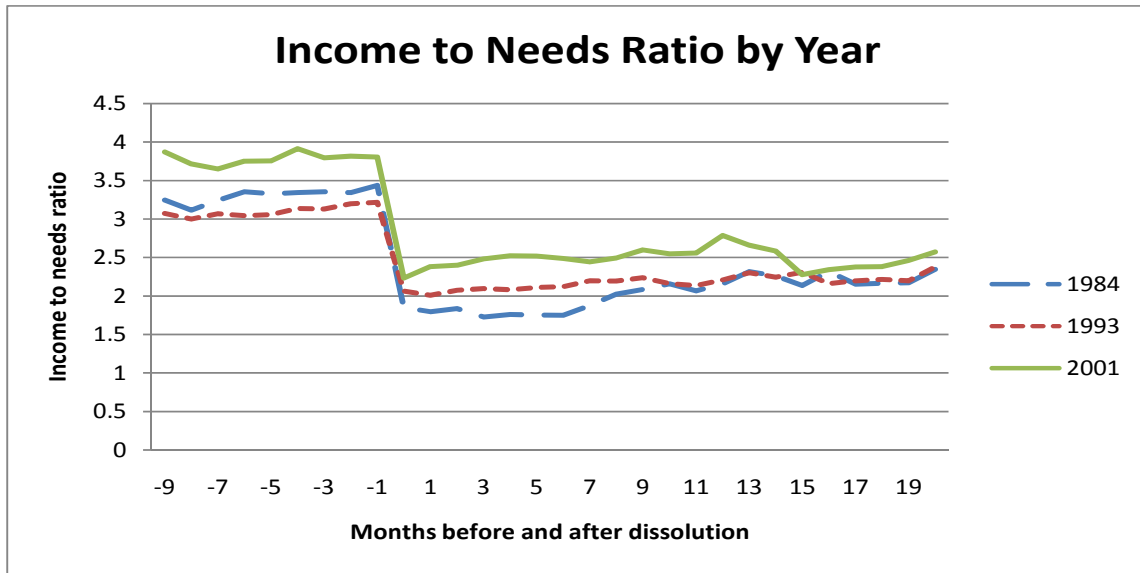


Means Tested Transfers of Women who Divorce or Separate Year= 1984			
Month	Observations	Mean	Standard Deviation
-9	275	43	310
-8	287	31	142
-7	296	35	146
-6	307	39	169
-5	319	45	182
-4	323	44	166
-3	322	44	176
-2	320	43	170
-1	319	45	176
0	323	43	173
1	319	50	197
2	310	49	223
3	299	52	246
4	283	55	245
5	276	54	239
6	269	49	183
7	265	48	177
8	254	44	169
9	249	46	171
10	236	50	189
11	227	52	193
12	213	52	196
13	206	49	195
14	193	37	153
15	171	45	185
16	168	60	240
17	159	63	240
18	149	64	250
19	139	58	255
20	122	44	199

Means Tested Transfers of Women who Divorce or Separate Year= 1993			
Month	Observations	Mean	Standard Deviation
-9	404	46	208
-8	433	54	218
-7	449	50	209
-6	460	50	216
-5	469	50	216
-4	477	50	212
-3	477	54	216
-2	475	53	207
-1	472	55	208
0	428	58	216
1	417	65	225
2	405	66	233
3	392	65	211
4	370	67	219
5	362	75	230
6	348	74	224
7	333	73	226
8	313	65	207
9	301	64	206
10	294	68	209
11	282	66	190
12	256	60	183
13	248	66	193
14	235	64	187
15	221	55	192
16	196	59	189
17	185	52	177
18	176	51	172
19	169	53	178
20	135	44	134

Means Tested Transfers of Women who Divorce or Separate Year= 2001			
Month	Observations	Mean	Standard Deviation
-9	400	46	208
-8	417	43	203
-7	422	34	158
-6	438	41	176
-5	467	43	179
-4	492	48	192
-3	497	57	225
-2	494	56	234
-1	486	61	244
0	486	63	225
1	466	63	208
2	459	55	186
3	443	60	192
4	422	63	208
5	410	61	203
6	389	60	212
7	366	54	211
8	328	59	230
9	310	51	177
10	294	50	174
11	272	51	173
12	235	41	154
13	229	45	161
14	210	44	162
15	189	43	160
16	165	47	167
17	148	50	171
18	135	53	171
19	122	48	156
20	92	46	142

Figure 17

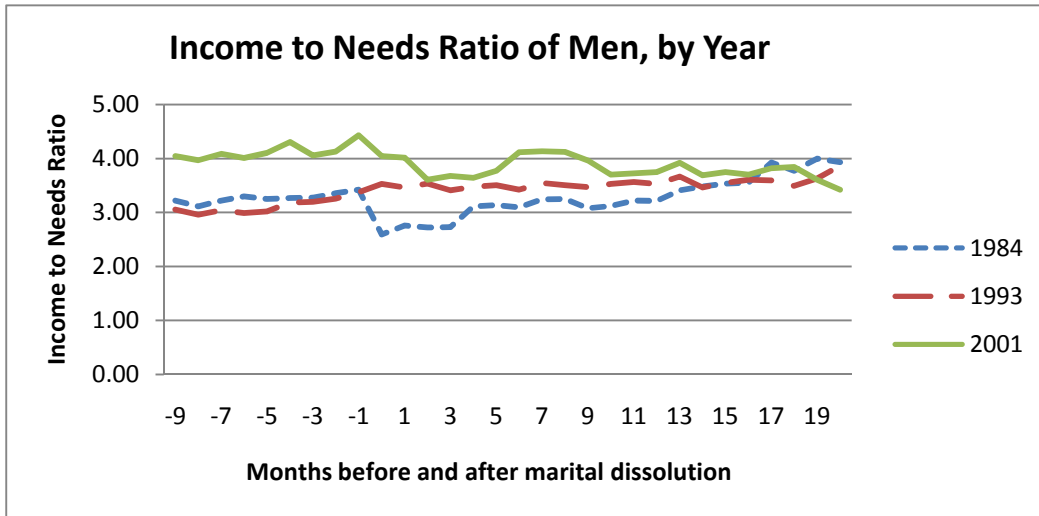


Income to Needs Ratio of Women who Divorce or Separate Year= 1984			
Month	Observations	Mean	Standard Deviation
-9	275	3.87	3.76
-8	287	3.72	3.46
-7	296	3.65	3.21
-6	307	3.75	3.45
-5	319	3.75	3.39
-4	323	3.91	4.07
-3	322	3.79	3.22
-2	320	3.81	3.14
-1	319	3.80	3.37
0	323	2.23	2.04
1	319	2.38	2.01
2	310	2.40	1.97
3	299	2.48	2.46
4	283	2.52	2.53
5	276	2.52	2.47
6	269	2.49	2.42
7	265	2.44	2.18
8	254	2.49	2.25
9	249	2.60	2.62
10	236	2.55	2.31
11	227	2.56	2.32
12	213	2.79	3.31
13	206	2.66	2.55
14	193	2.58	2.27
15	171	2.28	1.71
16	168	2.34	1.64
17	159	2.38	1.72
18	149	2.38	1.78
19	139	2.46	1.76
20	115	2.57	1.80

Income to Needs Ratio of Women who Divorce or Separate Year= 1993			
Month	Observations	Mean	Standard Deviation
-9	408	3.07	2.29
-8	436	3.00	2.17
-7	454	3.07	2.35
-6	465	3.04	2.20
-5	473	3.06	2.12
-4	490	3.14	2.15
-3	488	3.13	2.15
-2	486	3.20	2.24
-1	485	3.22	2.27
0	440	2.06	2.62
1	427	2.01	1.81
2	415	2.07	1.82
3	397	2.09	1.71
4	376	2.08	1.76
5	368	2.11	1.71
6	352	2.12	1.75
7	336	2.20	2.07
8	317	2.19	1.91
9	307	2.23	2.27
10	300	2.16	1.83
11	288	2.13	1.89
12	262	2.21	1.82
13	252	2.30	1.83
14	240	2.24	1.74
15	226	2.31	1.73
16	197	2.16	1.59
17	187	2.20	1.54
18	177	2.21	1.68
19	171	2.20	1.58
20	137	2.38	1.70

Income to Needs Ratio of Women who Divorce or Separate Year= 2001			
Month	Observations	Mean	Standard Deviation
-9	357	3.24	2.97
-8	375	3.12	2.45
-7	379	3.24	2.53
-6	393	3.35	2.76
-5	422	3.33	2.58
-4	446	3.34	2.75
-3	452	3.35	2.65
-2	449	3.34	2.76
-1	440	3.44	2.87
0	441	1.85	2.26
1	421	1.80	2.03
2	418	1.84	2.15
3	405	1.73	2.02
4	384	1.76	1.84
5	372	1.75	1.79
6	351	1.75	1.71
7	328	1.88	1.80
8	296	2.02	2.04
9	280	2.09	2.10
10	266	2.16	2.22
11	246	2.07	1.93
12	213	2.16	1.83
13	208	2.32	2.36
14	190	2.26	1.87
15	169	2.13	1.94
16	149	2.32	2.03
17	135	2.15	1.91
18	125	2.16	1.87
19	111	2.17	1.90
20	87	2.35	2.64

Figure 18

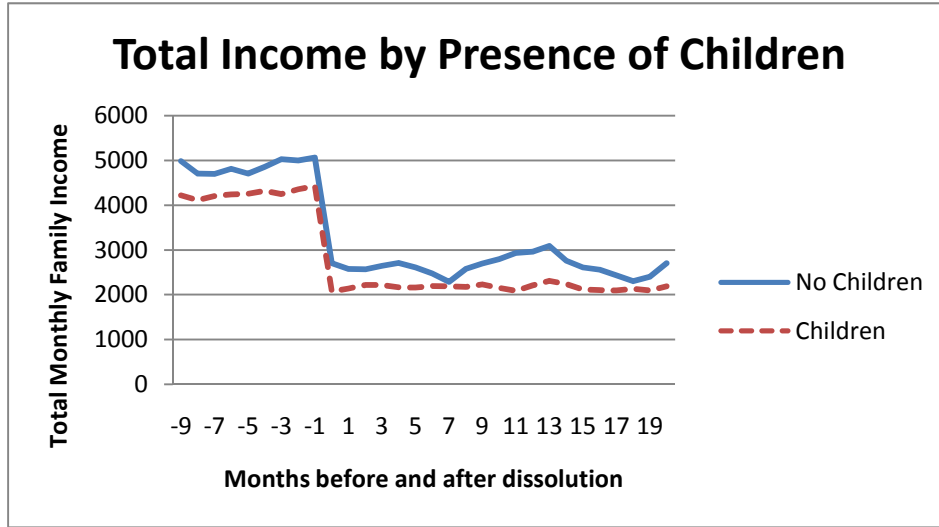


Income to Needs Ratio of Males who Separate or Divorce Year=1984			
Month	Obs.	Mean	Std. Dev.
-9	345	3.22	3.05
-8	348	3.11	2.47
-7	354	3.22	2.51
-6	362	3.29	2.69
-5	390	3.25	2.44
-4	417	3.27	2.60
-3	423	3.27	2.49
-2	421	3.35	2.73
-1	412	3.42	2.57
0	412	2.59	2.72
1	390	2.75	2.89
2	382	2.72	2.89
3	362	2.73	2.89
4	340	3.11	3.30
5	327	3.14	3.59
6	301	3.09	3.19
7	277	3.24	3.49
8	248	3.25	4.20
9	234	3.07	3.08
10	217	3.12	3.12
11	201	3.22	3.27
12	177	3.21	2.91
13	166	3.41	3.39
14	152	3.48	3.16
15	134	3.53	3.21
16	120	3.55	3.21
17	105	3.93	4.48
18	98	3.77	3.61
19	86	4.00	3.54
20	55	3.93	3.86

Income to Needs Ratio of Males who Separate or Divorce Year=1984			
Month	Obs.	Mean	Std. Dev.
-9	326	3.05	2.22
-8	349	2.96	2.04
-7	363	3.04	2.26
-6	373	2.99	2.06
-5	386	3.02	2.06
-4	397	3.19	2.14
-3	392	3.19	2.16
-2	390	3.25	2.21
-1	386	3.37	2.34
0	317	3.53	3.24
1	313	3.46	2.49
2	311	3.53	2.55
3	309	3.41	2.58
4	308	3.47	2.64
5	304	3.51	2.57
6	288	3.42	2.57
7	273	3.55	2.64
8	260	3.51	2.61
9	256	3.47	2.60
10	246	3.53	2.60
11	237	3.56	2.72
12	215	3.53	2.46
13	208	3.66	3.10
14	195	3.46	2.38
15	179	3.55	2.58
16	164	3.61	2.72
17	151	3.59	2.83
18	142	3.49	2.68
19	135	3.63	2.94
20	113	3.87	2.89

Income to Needs Ratio of Males who Separate or Divorce Year=1984			
Month	Obs.	Mean	Std. Dev.
-9	185	4.04	4.39
-8	193	3.97	3.92
-7	201	4.09	3.95
-6	209	4.01	3.38
-5	215	4.10	3.39
-4	218	4.30	4.37
-3	218	4.06	3.27
-2	216	4.13	3.68
-1	215	4.43	4.52
0	220	4.05	4.00
1	220	4.01	4.05
2	220	3.60	2.85
3	220	3.68	2.92
4	220	3.64	3.09
5	216	3.77	3.35
6	208	4.12	4.36
7	202	4.13	4.57
8	191	4.12	4.44
9	182	3.96	4.38
10	172	3.70	3.43
11	165	3.72	3.33
12	155	3.75	3.51
13	149	3.92	3.58
14	137	3.69	3.14
15	125	3.75	3.33
16	119	3.70	3.35
17	109	3.82	3.54
18	100	3.84	3.83
19	94	3.60	3.09
20	86	3.42	2.28

Figure 19

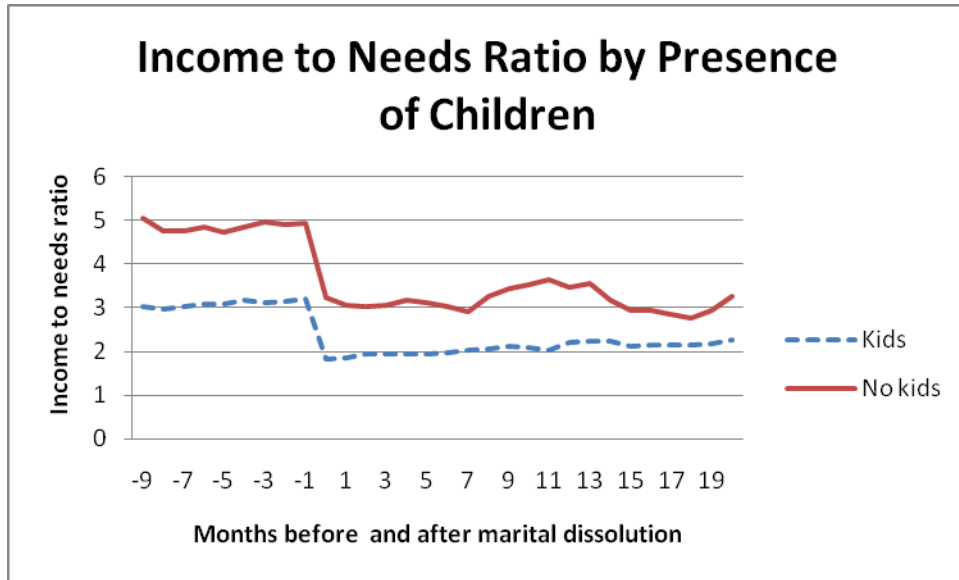


Note: Presence of kids was measured at the first wave of the panel

Family Income of Women who Divorce or Separate No Children			
Month	Observations	Mean	Standard Deviation
-9	156	4985	4646
-8	163	4705	4274
-7	169	4701	3997
-6	171	4815	4117
-5	181	4708	3901
-4	184	4856	3769
-3	185	5028	3921
-2	185	5003	4073
-1	185	5063	4069
0	185	2698	3466
1	174	2573	2431
2	171	2567	2239
3	163	2643	2629
4	152	2708	2693
5	149	2605	2463
6	142	2472	2261
7	138	2286	1847
8	134	2570	2065
9	127	2696	2514
10	123	2792	2520
11	115	2931	2572
12	107	2958	2852
13	102	3089	2802
14	96	2761	2280
15	88	2606	2029
16	83	2558	1997
17	78	2427	1829
18	75	2302	1842
19	72	2400	1914
20	63	2699	2282

Family Income of Women who Divorce or Separate With Children			
Month	Observations	Mean	Standard Deviation
-9	924	4222	3578
-8	975	4109	3099
-7	1006	4201	3216
-6	1036	4242	3369
-5	1072	4253	3295
-4	1108	4316	3883
-3	1107	4249	3136
-2	1105	4353	3287
-1	1104	4426	3613
0	1108	2072	2218
1	1082	2136	2190
2	1055	2218	2316
3	1026	2214	2323
4	994	2162	2240
5	980	2160	2230
6	953	2190	2533
7	928	2189	2341
8	875	2173	2286
9	856	2231	2607
10	832	2153	2304
11	801	2083	2242
12	748	2210	2644
13	727	2305	2950
14	693	2235	2492
15	648	2116	2424
16	602	2099	2375
17	569	2095	2383
18	529	2131	2404
19	486	2090	2198
20	398	2189	2383

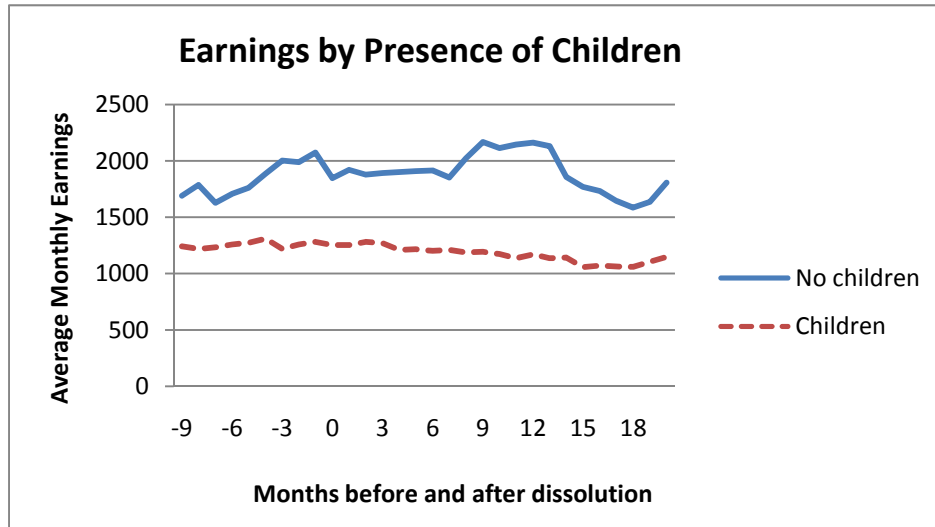
Figure 20



Income to Needs Ratio of Women who Divorce or Separate No Children			
Month	Observations	Mean	Standard Deviation
-9	150	5.05	4.55
-8	154	4.76	4.17
-7	160	4.74	3.93
-6	164	4.84	4.05
-5	173	4.72	3.77
-4	177	4.84	3.64
-3	178	4.95	3.71
-2	178	4.90	3.73
-1	175	4.94	3.61
0	171	3.23	4.01
1	162	3.06	2.48
2	159	3.01	2.30
3	153	3.05	2.57
4	142	3.17	2.59
5	139	3.11	2.52
6	132	3.03	2.46
7	127	2.91	2.19
8	123	3.28	2.51
9	117	3.44	3.14
10	114	3.51	3.07
11	106	3.65	2.87
12	101	3.47	2.94
13	96	3.57	2.80
14	90	3.18	2.22
15	83	2.94	1.86
16	77	2.95	1.75
17	71	2.86	1.62
18	67	2.76	1.64
19	63	2.95	1.70
20	54	3.26	1.88

Income to Needs Ratio of Women who Divorce or Separate Has Children			
Month	Observations	Mean	Standard Deviation
-9	862	3.05	2.51
-8	905	2.96	2.22
-7	928	3.03	2.31
-6	955	3.08	2.42
-5	994	3.10	2.36
-4	1035	3.17	2.77
-3	1040	3.11	2.30
-2	1034	3.16	2.36
-1	1026	3.21	2.55
0	996	1.83	1.86
1	969	1.87	1.80
2	948	1.94	1.90
3	912	1.94	1.92
4	866	1.94	1.85
5	845	1.96	1.82
6	810	1.97	1.81
7	772	2.05	1.96
8	715	2.06	1.93
9	690	2.13	2.12
10	659	2.09	1.82
11	627	2.04	1.78
12	564	2.21	2.24
13	547	2.25	2.07
14	513	2.23	1.86
15	466	2.14	1.71
16	423	2.15	1.68
17	396	2.15	1.66
18	372	2.16	1.73
19	346	2.17	1.67
20	275	2.28	1.97

Figure 21

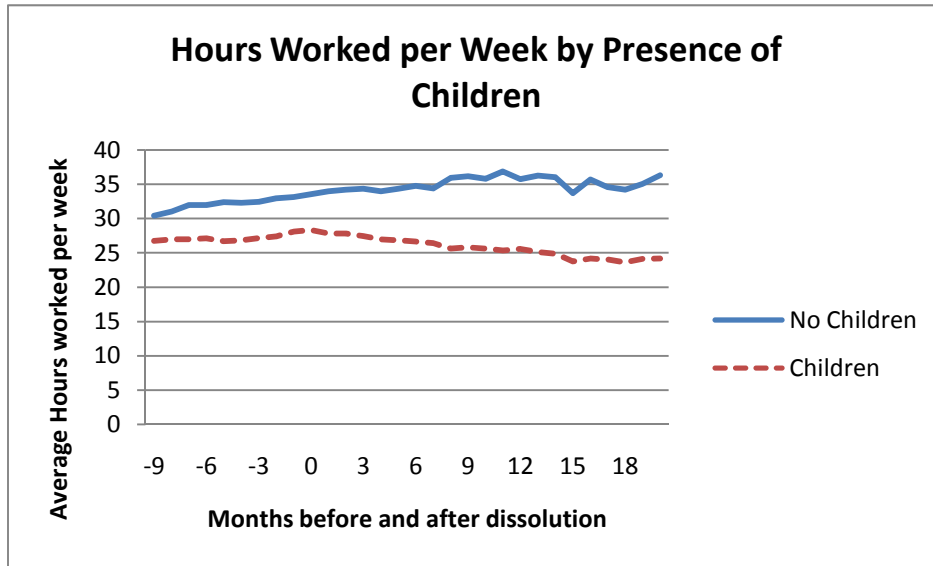


Note: Presence of kids was measured at the first wave of the panel

Monthly Earnings of Women who Divorce or Separate No Children			
Month	Observations	Mean	Standard Deviation
-9	156	1690	1578
-8	163	1787	1955
-7	169	1629	1398
-6	171	1709	1520
-5	181	1762	1524
-4	184	1888	1559
-3	185	2005	1730
-2	185	1990	1765
-1	185	2075	1879
0	185	1848	1741
1	174	1922	1730
2	171	1878	1564
3	163	1893	1748
4	152	1901	1710
5	149	1910	1720
6	142	1916	1785
7	138	1852	1738
8	134	2024	1849
9	127	2168	2365
10	123	2116	1994
11	115	2144	1972
12	107	2164	2154
13	102	2130	2026
14	96	1859	1678
15	88	1770	1457
16	83	1734	1427
17	78	1646	1296
18	75	1587	1256
19	72	1639	1311
20	63	1809	1352

Monthly Earnings of Women who Divorce or Separate Has Children			
Month	Observations	Mean	Standard Deviation
-9	924	1242	1899
-8	975	1219	1606
-7	1006	1231	1568
-6	1036	1259	1601
-5	1072	1273	1607
-4	1108	1310	2421
-3	1107	1218	1313
-2	1105	1259	1391
-1	1104	1283	1399
0	1108	1252	1462
1	1082	1254	1415
2	1055	1282	1529
3	1026	1271	1589
4	994	1211	1532
5	980	1214	1532
6	953	1201	1584
7	928	1211	1682
8	875	1186	1604
9	856	1192	1697
10	832	1172	1565
11	801	1137	1573
12	748	1169	1966
13	727	1135	1576
14	693	1140	1550
15	648	1056	1274
16	602	1071	1430
17	569	1061	1357
18	529	1058	1352
19	486	1104	1379
20	398	1146	1474

Figure 22

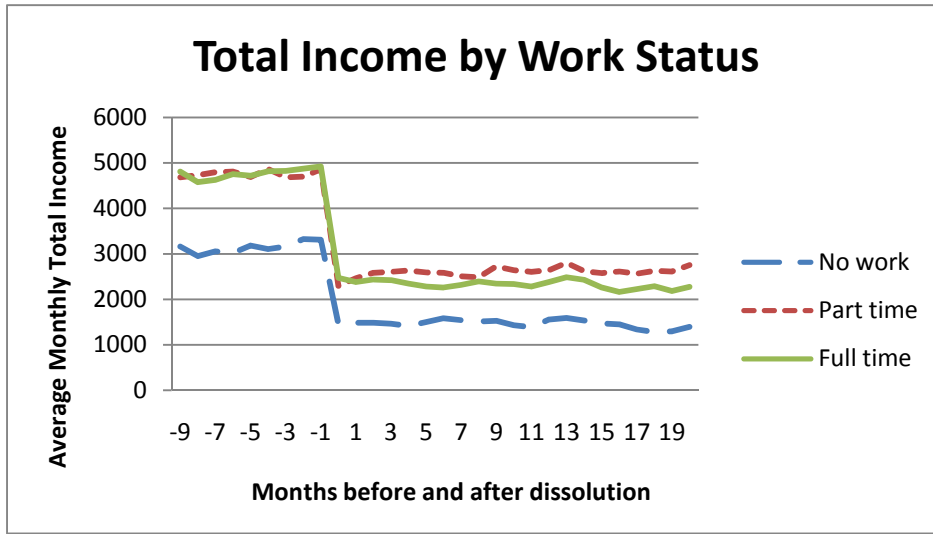


Note: Presence of kids was measured at the first wave of the panel

Hours Worked per Week of Women who Divorce or Separate No Children			
Month	Observations	Mean	Standard Deviation
-9	153	30	17
-8	160	31	17
-7	165	32	17
-6	167	32	17
-5	176	32	17
-4	178	32	17
-3	180	32	17
-2	180	33	17
-1	180	33	17
0	175	34	16
1	165	34	16
2	163	34	15
3	153	34	16
4	140	34	16
5	137	34	16
6	130	35	16
7	127	34	15
8	124	36	16
9	118	36	16
10	115	36	16
11	107	37	16
12	101	36	15
13	96	36	14
14	90	36	15
15	83	34	15
16	77	36	14
17	70	35	14
18	66	34	15
19	62	35	14
20	54	36	11

Hours Worked per Week of Women who Divorce or Separate Has Children			
Month	Observations	Mean	Standard Deviation
-9	880	27	19
-8	931	27	19
-7	960	27	19
-6	988	27	19
-5	1022	27	19
-4	1052	27	19
-3	1052	27	19
-2	1049	27	19
-1	1045	28	19
0	1012	28	19
1	991	28	19
2	963	28	19
3	936	27	19
4	900	27	19
5	885	27	19
6	862	27	19
7	833	26	19
8	785	26	19
9	761	26	19
10	738	26	20
11	709	25	19
12	653	26	19
13	637	25	20
14	606	25	19
15	563	24	19
16	520	24	19
17	491	24	19
18	458	24	19
19	419	24	19
20	343	24	20

Figure 23

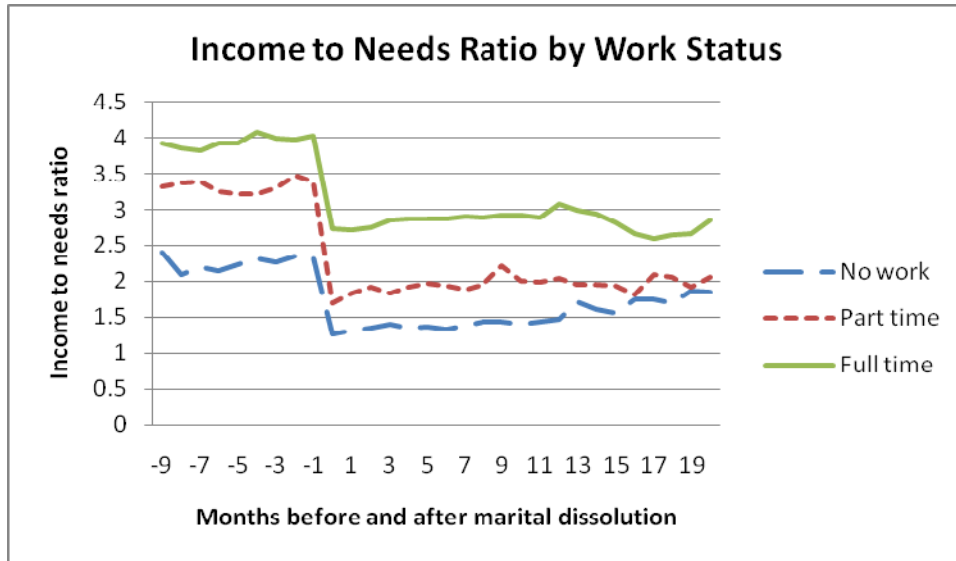


Child Support of Women with Children who Divorce or Separate			
No Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	305	19	88
-8	314	18	86
-7	322	19	88
-6	325	20	90
-5	341	21	112
-4	350	28	154
-3	352	32	162
-2	355	46	201
-1	354	60	223
0	350	103	296
1	343	114	313
2	334	127	348
3	327	144	356
4	307	154	361
5	298	148	370
6	285	139	313
7	266	153	321
8	248	158	322
9	236	166	335
10	223	153	299
11	210	156	320
12	173	127	270
13	172	142	298
14	163	150	321
15	155	201	445
16	135	176	359
17	124	169	358
18	116	166	341
19	105	166	350
20	83	177	331

Child Support of Women with Children who Divorce or Separate			
Part Time Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	335	17	91
-8	347	17	91
-7	358	22	107
-6	371	23	110
-5	386	22	104
-4	397	21	102
-3	396	24	105
-2	391	35	145
-1	388	46	165
0	380	103	414
1	371	114	372
2	362	127	434
3	343	148	418
4	322	158	432
5	315	184	566
6	307	190	529
7	302	197	564
8	281	169	426
9	272	155	321
10	260	171	395
11	248	181	406
12	234	191	422
13	223	189	425
14	207	173	358
15	182	185	365
16	186	181	370
17	171	192	377
18	159	195	395
19	150	164	331
20	124	171	364

Child Support of Women with Children who Divorce or Separate			
Full Time Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	439	15	72
-8	476	13	67
-7	487	18	91
-6	509	19	97
-5	528	18	89
-4	545	30	132
-3	548	27	126
-2	543	29	128
-1	535	34	139
0	507	65	189
1	488	72	201
2	478	79	202
3	464	80	196
4	446	92	206
5	435	100	214
6	414	109	230
7	396	110	235
8	366	112	230
9	352	114	233
10	341	105	217
11	323	101	211
12	297	120	246
13	288	117	247
14	268	112	238
15	244	108	233
16	208	102	231
17	197	105	234
18	185	113	235
19	175	119	238
20	142	118	247

Figure 24

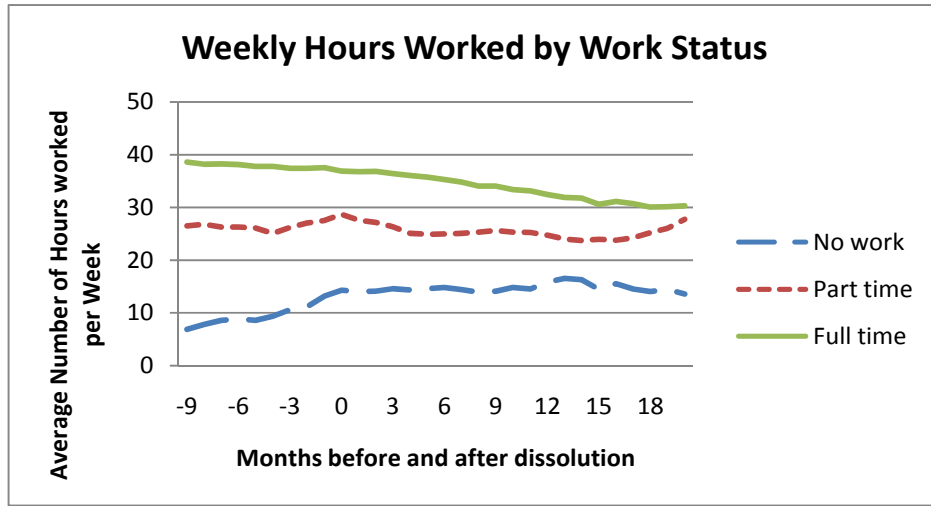


Income to Needs Ratio of Women who Divorce or Separate No Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	181	2.41	3.07
-8	192	2.09	1.78
-7	197	2.19	1.82
-6	200	2.15	1.73
-5	207	2.24	1.77
-4	211	2.33	1.86
-3	211	2.26	1.74
-2	211	2.35	2.09
-1	210	2.33	2.11
0	201	1.25	1.52
1	197	1.31	1.63
2	191	1.34	1.62
3	187	1.39	1.58
4	178	1.33	1.41
5	173	1.36	1.38
6	163	1.33	1.30
7	155	1.38	1.79
8	145	1.42	1.36
9	142	1.43	1.30
10	138	1.39	1.31
11	133	1.42	1.39
12	110	1.46	1.52
13	108	1.71	1.82
14	103	1.60	1.56
15	99	1.55	1.39
16	85	1.73	1.66
17	79	1.75	1.90
18	74	1.68	1.93
19	67	1.87	2.05
20	51	1.85	2.08

Income to Needs Ratio of Women who Divorce or Separate Part Time Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	138	3.33	3.27
-8	144	3.37	3.38
-7	154	3.39	3.37
-6	156	3.26	3.12
-5	162	3.22	2.84
-4	164	3.22	2.68
-3	163	3.30	2.80
-2	161	3.48	2.93
-1	161	3.40	3.05
0	153	1.70	1.63
1	148	1.83	1.66
2	145	1.93	1.77
3	133	1.84	1.44
4	128	1.92	1.64
5	126	1.98	1.69
6	121	1.94	1.64
7	118	1.89	1.58
8	115	1.95	1.79
9	111	2.21	3.14
10	110	2.01	1.95
11	108	1.99	2.00
12	106	2.05	1.91
13	100	1.96	1.59
14	97	1.95	1.42
15	90	1.94	1.78
16	85	1.82	1.13
17	81	2.09	1.47
18	77	2.07	1.49
19	72	1.91	1.23
20	58	2.07	1.35

Income to Needs Ratio of Women who Divorce or Separate Full Time Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	364	3.91	2.71
-8	387	3.84	2.76
-7	399	3.81	2.69
-6	416	3.91	2.89
-5	423	3.92	2.90
-4	438	4.07	3.51
-3	436	3.98	2.78
-2	434	3.96	2.63
-1	433	4.01	2.79
0	409	2.73	2.78
1	401	2.71	1.93
2	389	2.75	1.88
3	376	2.84	2.28
4	353	2.87	2.39
5	345	2.86	2.30
6	337	2.86	2.32
7	328	2.89	2.25
8	311	2.89	2.26
9	303	2.92	2.41
10	288	2.91	2.20
11	274	2.89	2.25
12	259	3.06	3.03
13	250	2.99	2.40
14	233	2.93	2.21
15	208	2.81	1.67
16	195	2.65	1.66
17	186	2.59	1.50
18	175	2.65	1.64
19	171	2.66	1.59
20	143	2.85	1.67

Figure 25



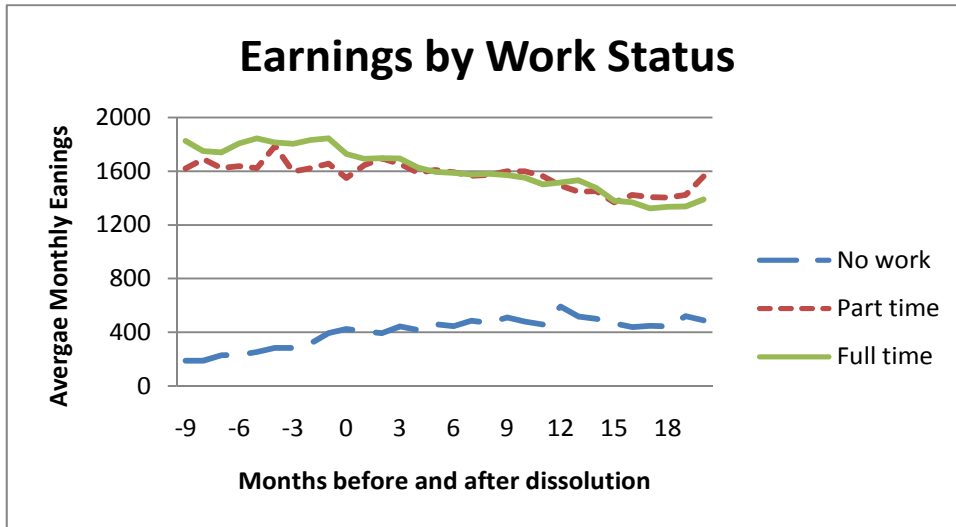
Note: Work status was measured at wave 1 on the panel. Full time is greater than 35 hours a week.

Hours Worked per Week of Women who Divorce or Separate No Work prior to divorce/separation				
Month	Observations	Mean	Standard Deviation	
-9	301	7	14	
-8	317	8	15	
-7	325	9	16	
-6	330	9	16	
-5	342	9	16	
-4	345	9	16	
-3	346	11	17	
-2	346	11	17	
-1	344	13	18	
0	339	14	19	
1	333	14	19	
2	325	14	19	
3	320	15	19	
4	306	14	18	
5	299	15	19	
6	288	15	19	
7	276	14	18	
8	259	14	18	
9	248	14	18	
10	241	15	19	
11	227	15	19	
12	195	16	19	
13	194	17	19	
14	185	16	19	
15	176	14	19	
16	156	15	19	
17	146	14	19	
18	138	14	19	
19	118	14	19	
20	96	14	19	

Hours Worked per Week of Women who Divorce or Separate Part Time Work prior to divorce/separation				
Month	Observations	Mean	Standard Deviation	
-9	211	26	12	
-8	219	27	13	
-7	228	26	13	
-6	231	26	13	
-5	241	26	13	
-4	245	25	14	
-3	245	26	15	
-2	243	27	15	
-1	243	27	15	
0	233	29	14	
1	225	28	15	
2	222	27	15	
3	207	26	16	
4	199	25	17	
5	195	25	17	
6	187	25	17	
7	184	25	17	
8	178	25	17	
9	170	26	16	
10	168	25	17	
11	162	25	16	
12	153	25	17	
13	147	24	17	
14	140	24	17	
15	132	24	17	
16	127	24	17	
17	118	24	17	
18	108	25	16	
19	99	26	15	
20	76	28	15	

Hours Worked per Week of Women who Divorce or Separate Full Time Work prior to divorce/separation				
Month	Observations	Mean	Standard Deviation	
-9	551	39	12	
-8	596	38	12	
-7	615	38	13	
-6	640	38	13	
-5	662	38	13	
-4	682	38	13	
-3	680	37	14	
-2	678	37	14	
-1	676	38	14	
0	651	37	14	
1	633	37	14	
2	614	37	14	
3	598	36	15	
4	570	36	15	
5	560	36	16	
6	548	35	16	
7	531	35	16	
8	502	34	17	
9	491	34	17	
10	474	33	18	
11	455	33	18	
12	428	32	18	
13	414	32	18	
14	390	32	18	
15	354	31	18	
16	328	31	18	
17	311	31	18	
18	290	30	18	
19	276	30	18	
20	235	30	19	

Figure 26



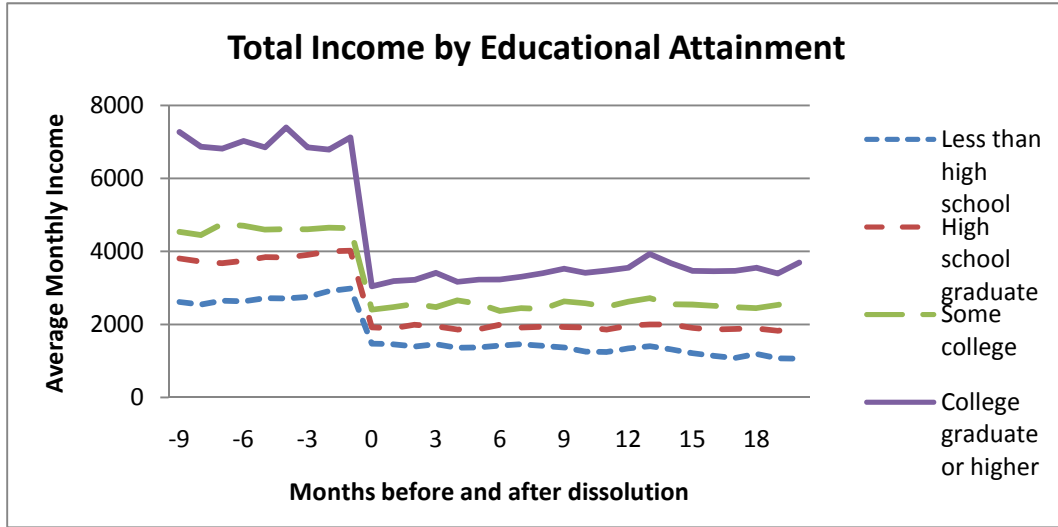
Note: Work status was measured at wave 1 on the panel. Full time is greater than 35 hours a week.

Monthly Earnings of Women who Divorce or Separate No Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	317	189	483
-8	330	188	480
-7	342	227	566
-6	349	230	579
-5	360	251	584
-4	371	283	622
-3	372	283	661
-2	372	316	663
-1	371	393	756
0	372	424	942
1	359	405	755
2	353	394	716
3	348	443	785
4	337	416	772
5	332	460	791
6	322	446	781
7	311	485	1262
8	293	469	912
9	282	509	1064
10	278	479	921
11	264	457	875
12	235	590	2318
13	232	515	1004
14	221	499	873
15	211	466	894
16	192	439	810
17	181	448	894
18	171	443	840
19	150	518	941
20	122	489	820

Monthly Earnings of Women who Divorce or Separate Part Time Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	343	1621	1498
-8	361	1689	2021
-7	372	1624	1799
-6	383	1637	1820
-5	398	1623	1808
-4	406	1788	3618
-3	405	1597	1487
-2	404	1623	1504
-1	404	1656	1671
0	406	1550	1465
1	398	1643	1584
2	389	1695	1652
3	373	1654	1587
4	354	1590	1511
5	348	1609	1573
6	340	1593	1581
7	336	1566	1505
8	321	1574	1636
9	313	1600	1908
10	300	1599	1713
11	288	1563	1680
12	273	1491	1694
13	263	1446	1609
14	248	1450	1473
15	222	1368	1387
16	221	1422	1368
17	204	1405	1312
18	189	1403	1338
19	180	1423	1374
20	151	1560	1532

Monthly Earnings of Women who Divorce or Separate Full Time Work prior to divorce/separation			
Month	Observations	Mean	Standard Deviation
-9	456	1826	2306
-8	493	1748	1539
-7	510	1740	1451
-6	527	1806	1519
-5	549	1844	1549
-4	569	1813	1358
-3	569	1803	1353
-2	568	1833	1483
-1	568	1845	1446
0	569	1728	1605
1	553	1691	1496
2	538	1697	1588
3	522	1693	1811
4	508	1626	1789
5	500	1595	1753
6	483	1587	1861
7	468	1575	1899
8	442	1579	1860
9	434	1571	1970
10	423	1550	1801
11	407	1500	1844
12	385	1515	1886
13	371	1532	1880
14	354	1475	1836
15	333	1379	1376
16	299	1367	1670
17	289	1321	1516
18	268	1333	1505
19	252	1337	1509
20	210	1388	1603

Figure 27



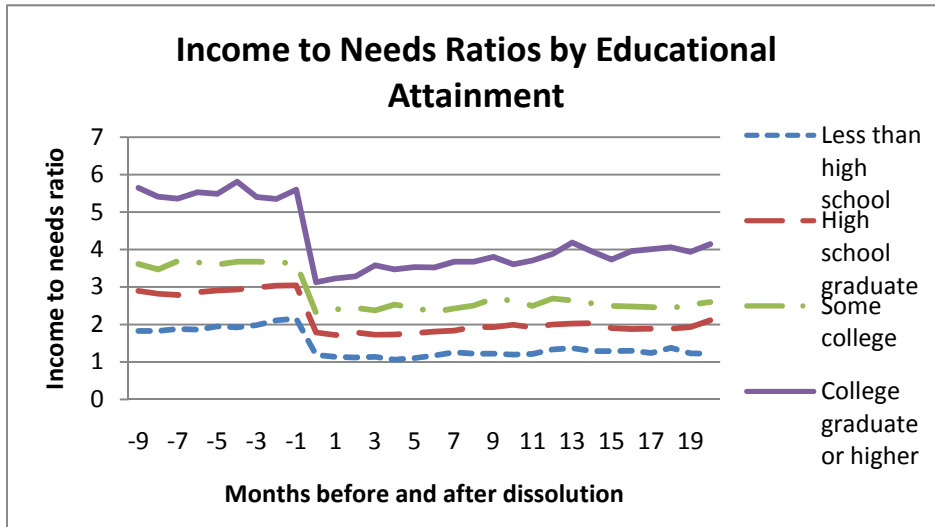
Family Income of Women who Divorce or Separate			
Less than High School			
Month	Obs.	Mean	Standard Deviation
-9	186	2611	2208
-8	197	2537	1771
-7	207	2640	1767
-6	213	2630	1803
-5	222	2718	1989
-4	228	2709	1989
-3	227	2751	2054
-2	227	2906	2689
-1	226	2977	2761
0	228	1475	2009
1	219	1453	1908
2	214	1389	1575
3	211	1455	1728
4	204	1361	1641
5	202	1370	1614
6	195	1418	1654
7	190	1454	1756
8	177	1415	1683
9	171	1367	1804
10	168	1250	1803
11	161	1241	1729
12	150	1341	2108
13	148	1400	2068
14	141	1312	1721
15	142	1206	1751
16	125	1140	1585
17	119	1077	1434
18	112	1196	1905
19	99	1069	1454
20	82	1061	1560

Family Income of Women who Divorce or Separate			
High School Graduate			
Month	Obs.	Mean	Standard Deviation
-9	472	3798	2785
-8	502	3710	2476
-7	518	3673	2474
-6	527	3737	2481
-5	545	3834	2537
-4	566	3828	2469
-3	566	3900	2504
-2	565	3993	2739
-1	565	4012	2837
0	566	1916	2309
1	551	1891	1856
2	543	1991	2095
3	529	1945	1938
4	514	1853	1764
5	505	1863	1818
6	492	1985	2532
7	482	1905	1876
8	457	1937	1964
9	444	1921	2039
10	431	1905	1916
11	412	1855	1949
12	385	1964	2113
13	370	1998	2148
14	353	1999	2166
15	329	1898	2012
16	304	1859	2078
17	290	1877	1999
18	272	1883	2046
19	251	1820	1800
20	206	1908	2120

Family Income of Women who Divorce or Separate			
Some College			
Month	Obs.	Mean	Standard Deviation
-9	293	4531	3319
-8	312	4452	3366
-7	320	4754	3555
-6	333	4705	3373
-5	348	4596	3173
-4	355	4611	3022
-3	356	4601	3004
-2	355	4651	3138
-1	355	4640	3394
0	356	2406	2648
1	349	2475	2509
2	340	2563	2631
3	329	2475	2785
4	314	2659	2917
5	309	2564	2720
6	299	2369	2563
7	293	2445	2611
8	278	2423	2360
9	274	2634	3118
10	268	2581	2455
11	257	2481	2320
12	237	2625	3133
13	231	2719	3645
14	219	2556	2477
15	193	2545	2715
16	189	2512	2502
17	180	2475	2576
18	163	2451	2362
19	155	2535	2335
20	127	2660	2337

Family Income of Women who Divorce or Separate			
College Graduate or Higher			
Month	Obs.	Mean	Standard Deviation
-9	164	7266	5924
-8	172	6863	4590
-7	178	6817	4530
-6	185	7021	5284
-5	190	6851	5131
-4	195	7392	7048
-3	195	6849	4917
-2	195	6789	4826
-1	195	7124	5451
0	195	3045	2582
1	189	3181	2515
2	181	3219	2439
3	172	3415	2896
4	165	3169	2749
5	162	3226	2748
6	157	3230	2781
7	148	3304	2822
8	142	3401	2926
9	138	3524	3137
10	132	3413	3089
11	127	3472	3036
12	119	3552	3204
13	115	3930	3562
14	108	3672	3310
15	100	3462	2841
16	92	3459	2801
17	83	3466	2930
18	79	3550	2953
19	75	3391	2794
20	66	3693	3015

Figure 29



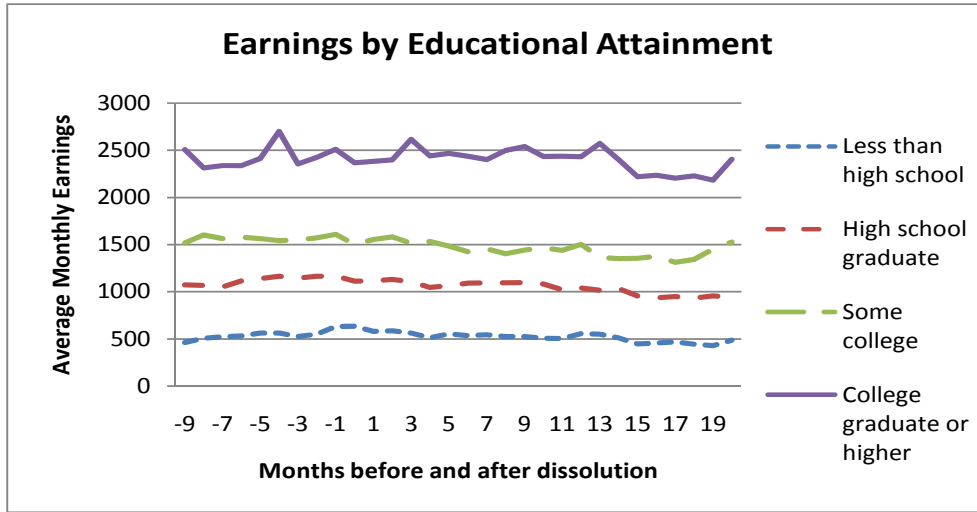
Income to Needs Ratio of Women who Divorce or Separate Less than High School			
Month	Obs.	Mean	Standard Deviation
-9	162	1.82	1.35
-8	172	1.82	1.33
-7	180	1.87	1.29
-6	187	1.85	1.39
-5	195	1.94	1.53
-4	204	1.92	1.47
-3	201	1.98	1.57
-2	200	2.10	1.97
-1	197	2.15	2.02
0	192	1.18	1.41
1	184	1.13	1.32
2	179	1.12	1.11
3	178	1.13	1.16
4	169	1.06	1.01
5	167	1.10	1.03
6	159	1.16	1.09
7	150	1.25	1.28
8	138	1.22	1.24
9	132	1.22	1.38
10	127	1.20	1.49
11	117	1.21	1.46
12	102	1.33	1.71
13	100	1.36	1.62
14	92	1.28	1.13
15	88	1.29	1.30
16	76	1.29	1.20
17	72	1.23	1.08
18	68	1.37	1.46
19	59	1.23	1.16
20	47	1.22	1.17

Income to Needs Ratio of Women who Divorce or Separate High School Graduate			
Month	Obs.	Mean	Standard Deviation
-9	434	2.90	2.10
-8	460	2.81	1.79
-7	469	2.79	1.82
-6	474	2.87	1.88
-5	498	2.91	1.87
-4	519	2.93	1.94
-3	524	2.99	1.97
-2	524	3.03	2.03
-1	519	3.04	2.07
0	504	1.78	2.39
1	489	1.71	1.48
2	484	1.78	1.67
3	468	1.72	1.51
4	443	1.73	1.41
5	428	1.76	1.47
6	411	1.81	1.51
7	399	1.83	1.57
8	370	1.93	1.73
9	357	1.92	1.77
10	337	1.98	1.67
11	319	1.92	1.64
12	291	1.99	1.54
13	280	2.02	1.50
14	264	2.03	1.52
15	237	1.90	1.41
16	218	1.87	1.33
17	206	1.89	1.30
18	195	1.88	1.29
19	182	1.92	1.29
20	139	2.10	1.88

Income to Needs Ratio of Women who Divorce or Separate Some College			
Month	Obs.	Mean	Standard Deviation
-9	284	3.61	3.14
-8	300	3.47	3.02
-7	308	3.69	3.04
-6	324	3.66	2.88
-5	336	3.60	2.67
-4	343	3.67	2.64
-3	344	3.67	2.65
-2	340	3.66	2.70
-1	337	3.62	2.77
0	325	2.31	2.31
1	317	2.40	2.19
2	311	2.44	2.22
3	297	2.37	2.24
4	279	2.53	2.36
5	272	2.44	2.13
6	259	2.33	2.05
7	247	2.42	2.09
8	230	2.50	1.98
9	224	2.69	2.61
10	220	2.63	2.12
11	211	2.49	1.83
12	192	2.69	2.87
13	186	2.64	2.26
14	174	2.56	1.66
15	155	2.49	1.73
16	144	2.48	1.36
17	137	2.46	1.51
18	127	2.43	1.51
19	122	2.53	1.57
20	102	2.60	1.52

Income to Needs Ratio of Women who Divorce or Separate College Graduate or Higher			
Month	Obs.	Mean	Standard Deviation
-9	159	5.64	4.30
-8	165	5.40	3.57
-7	172	5.36	3.47
-6	180	5.52	3.98
-5	185	5.48	3.86
-4	193	5.80	4.92
-3	192	5.40	3.70
-2	190	5.35	3.65
-1	190	5.59	3.91
0	182	3.13	2.60
1	176	3.23	2.47
2	168	3.28	2.41
3	157	3.58	2.90
4	151	3.47	2.80
5	148	3.53	2.79
6	142	3.52	2.76
7	132	3.67	2.76
8	128	3.68	2.84
9	123	3.80	3.08
10	118	3.61	2.88
11	114	3.71	2.94
12	103	3.87	3.12
13	100	4.18	3.25
14	93	3.95	2.96
15	86	3.73	2.22
16	76	3.95	2.51
17	66	4.01	2.32
18	61	4.06	2.47
19	58	3.94	2.39
20	51	4.15	2.62

Figure 28



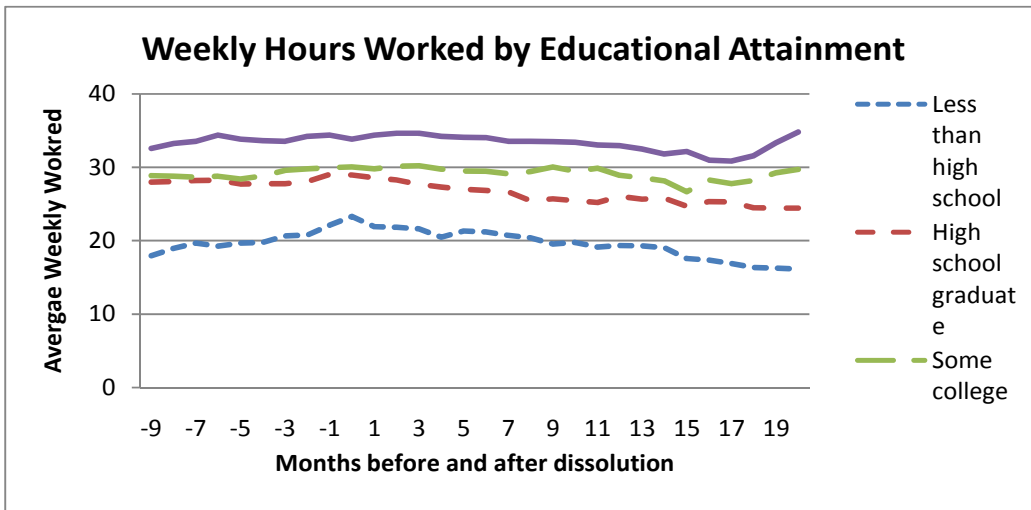
Monthly Earnings of Women who Divorce or Separate Less than High School			
Month	Obs.	Mean	Standard Deviation
-9	186	462	690
-8	197	507	742
-7	207	523	776
-6	213	531	856
-5	222	563	883
-4	228	563	863
-3	227	527	813
-2	227	550	749
-1	226	632	814
0	228	635	1066
1	219	581	843
2	214	588	849
3	211	561	819
4	204	514	813
5	202	554	845
6	195	535	839
7	190	543	893
8	177	524	834
9	171	525	902
10	168	506	871
11	161	504	866
12	150	555	952
13	148	550	908
14	141	510	789
15	142	448	756
16	125	457	774
17	119	468	799
18	112	445	766
19	99	429	737
20	82	487	882

Monthly Earnings of Women who Divorce or Separate High School Graduate			
Month	Obs.	Mean	Standard Deviation
-9	472	1074	1150
-8	502	1068	1100
-7	518	1051	1072
-6	527	1116	1152
-5	545	1141	1174
-4	566	1166	1209
-3	566	1146	1183
-2	565	1164	1206
-1	565	1168	1127
0	566	1113	1158
1	551	1116	1144
2	543	1131	1329
3	529	1108	1194
4	514	1047	1091
5	505	1065	1150
6	492	1091	1321
7	482	1094	1388
8	457	1095	1402
9	444	1099	1498
10	431	1083	1321
11	412	1022	1318
12	385	1040	1224
13	370	1016	1157
14	353	1035	1179
15	329	956	1090
16	304	936	1089
17	290	949	1116
18	272	934	1057
19	251	955	1099
20	206	942	1122

Monthly Earnings of Women who Divorce or Separate Some College			
Month	Obs.	Mean	Standard Deviation
-9	293	1518	1466
-8	312	1602	2168
-7	320	1563	1866
-6	333	1578	1910
-5	348	1563	1882
-4	355	1542	1452
-3	356	1546	1417
-2	355	1573	1518
-1	355	1608	1516
0	356	1501	1423
1	349	1554	1458
2	340	1582	1497
3	329	1515	1346
4	314	1533	1537
5	309	1483	1451
6	299	1423	1448
7	293	1454	1732
8	278	1403	1434
9	274	1441	1791
10	268	1466	1517
11	257	1438	1457
12	237	1502	2602
13	231	1363	1489
14	219	1350	1417
15	193	1354	1385
16	189	1375	1628
17	180	1311	1315
18	163	1340	1259
19	155	1449	1336
20	127	1527	1385

Monthly Earnings of Women who Divorce or Separate College Graduate or Higher			
Month	Obs.	Mean	Standard Deviation
-9	164	2506	3560
-8	172	2313	2079
-7	178	2338	2004
-6	185	2336	2005
-5	190	2412	2043
-4	195	2699	4996
-3	195	2356	1782
-2	195	2426	1912
-1	195	2509	2196
0	195	2366	2249
1	189	2383	2138
2	181	2397	2092
3	172	2615	2764
4	165	2439	2589
5	162	2468	2586
6	157	2437	2597
7	148	2402	2515
8	142	2497	2611
9	138	2541	2730
10	132	2435	2654
11	127	2437	2719
12	119	2432	2863
13	115	2571	2902
14	108	2400	2719
15	100	2218	1749
16	92	2236	2013
17	83	2204	2081
18	79	2228	2190
19	75	2184	2132
20	66	2403	2252

Figure 30



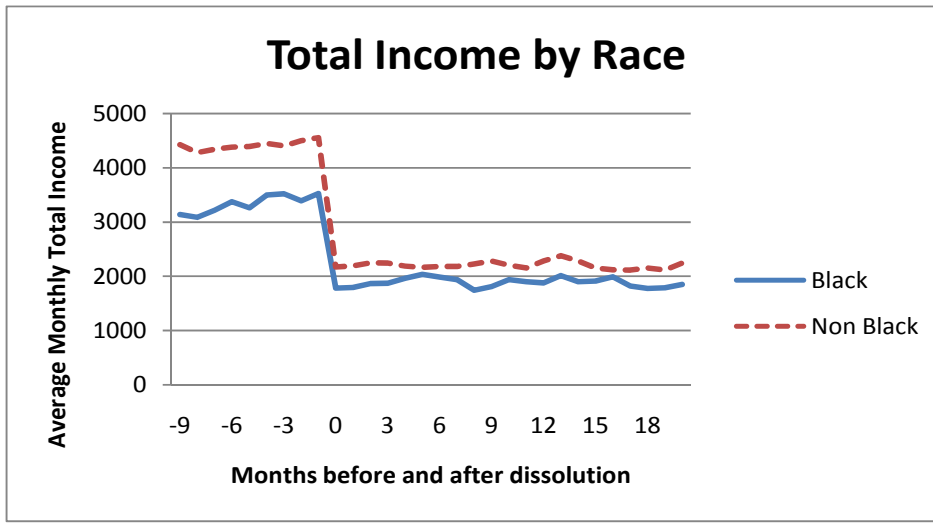
Hours Worked per Week of Women who Divorce or Separate Less than High School			
Month	Obs.	Mean	Standard Deviation
-9	169	18	20
-8	180	19	20
-7	188	20	21
-6	194	19	21
-5	201	20	20
-4	204	20	20
-3	203	21	20
-2	202	21	21
-1	201	22	21
0	195	23	21
1	190	22	20
2	185	22	20
3	182	22	21
4	174	20	21
5	172	21	21
6	167	21	21
7	161	21	20
8	152	20	20
9	146	20	20
10	142	20	21
11	135	19	20
12	123	19	20
13	121	19	20
14	113	19	20
15	113	18	20
16	99	17	20
17	94	17	20
18	90	16	20
19	77	16	20
20	64	16	20

Hours Worked per Week of Women who Divorce or Separate High School Graduate			
Month	Obs.	Mean	Standard Deviation
-9	440	28	18
-8	472	28	18
-7	486	28	18
-6	494	28	18
-5	514	28	18
-4	529	28	18
-3	529	28	19
-2	527	28	18
-1	525	29	18
0	511	29	18
1	497	29	18
2	492	28	19
3	481	28	19
4	463	27	19
5	453	27	19
6	442	27	19
7	433	27	19
8	409	25	19
9	394	26	19
10	379	25	20
11	362	25	20
12	334	26	19
13	324	26	20
14	310	26	19
15	284	25	19
16	265	25	19
17	252	25	19
18	236	25	19
19	218	24	18
20	177	24	19

Hours Worked per Week of Women who Divorce or Separate Some College			
Month	Obs.	Mean	Standard Deviation
-9	291	29	17
-8	309	29	18
-7	317	29	18
-6	328	29	18
-5	340	28	18
-4	346	29	18
-3	346	30	18
-2	346	30	18
-1	345	30	17
0	331	30	17
1	325	30	17
2	314	30	17
3	300	30	18
4	283	30	18
5	277	30	18
6	267	29	18
7	259	29	18
8	245	29	19
9	240	30	19
10	238	29	19
11	228	30	19
12	209	29	19
13	203	29	19
14	191	28	19
15	172	27	19
16	163	28	19
17	155	28	19
18	141	28	18
19	133	29	18
20	109	30	18

Hours Worked per Week of Women who Divorce or Separate College Graduate or Higher			
Month	Obs.	Mean	Standard Deviation
-9	151	33	17
-8	158	33	16
-7	164	34	16
-6	172	34	15
-5	176	34	16
-4	179	34	16
-3	179	34	17
-2	178	34	17
-1	178	34	17
0	172	34	16
1	165	34	15
2	156	35	16
3	148	35	16
4	143	34	17
5	141	34	17
6	136	34	17
7	127	34	17
8	122	34	17
9	118	34	16
10	113	33	16
11	109	33	17
12	102	33	17
13	99	32	17
14	94	32	17
15	87	32	17
16	77	31	17
17	68	31	17
18	63	32	17
19	59	33	16
20	51	35	15

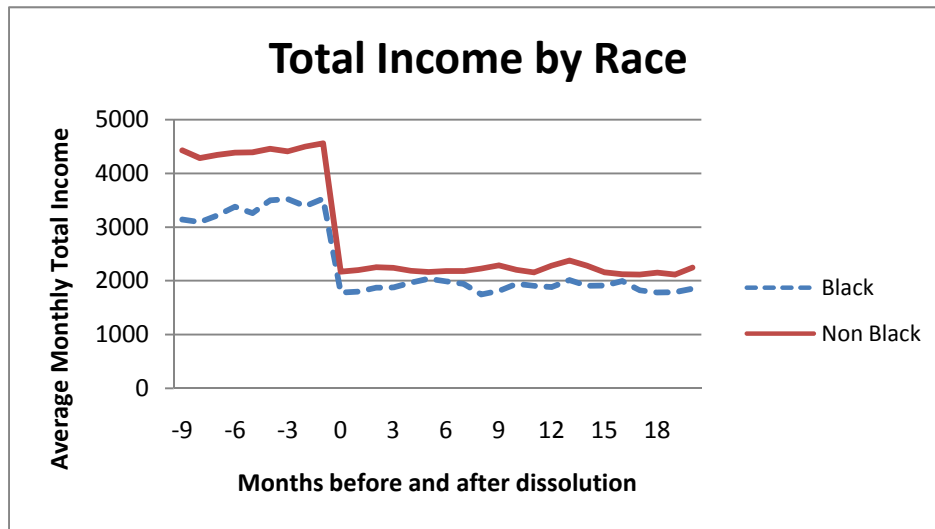
Figure 31



Family Income of Women who Divorce or Separate			
Black			
Month	Observations	Mean	Standard Deviation
-9	108	3135	2236
-8	114	3088	2075
-7	117	3215	2236
-6	119	3375	2211
-5	126	3258	2161
-4	132	3496	2429
-3	132	3516	2336
-2	132	3387	2232
-1	132	3524	2407
0	132	1782	1656
1	128	1797	1410
2	125	1866	1471
3	124	1873	1585
4	123	1963	2152
5	122	2033	2096
6	121	1987	2016
7	119	1938	1775
8	117	1744	1554
9	114	1809	1695
10	110	1941	1965
11	102	1904	2158
12	94	1881	2495
13	92	2014	2456
14	88	1903	2004
15	77	1911	1838
16	77	1992	2042
17	72	1823	1834
18	68	1777	1903
19	62	1788	1729
20	55	1851	1711

Family Income of Women who Divorce or Separate			
Non Black			
Month	Observations	Mean	Standard Deviation
-9	1008	4426	3847
-8	1070	4282	3362
-7	1107	4345	3392
-6	1140	4383	3548
-5	1181	4392	3453
-4	1214	4453	3952
-3	1214	4406	3340
-2	1212	4498	3498
-1	1211	4557	3774
0	1215	2173	2510
1	1182	2198	2287
2	1155	2254	2362
3	1119	2245	2448
4	1076	2190	2348
5	1058	2166	2299
6	1024	2183	2559
7	996	2182	2332
8	939	2227	2324
9	915	2288	2668
10	891	2204	2366
11	857	2157	2301
12	799	2285	2675
13	774	2379	2962
14	735	2285	2506
15	689	2157	2432
16	635	2123	2361
17	602	2118	2368
18	560	2154	2380
19	520	2117	2208
20	428	2246	2436

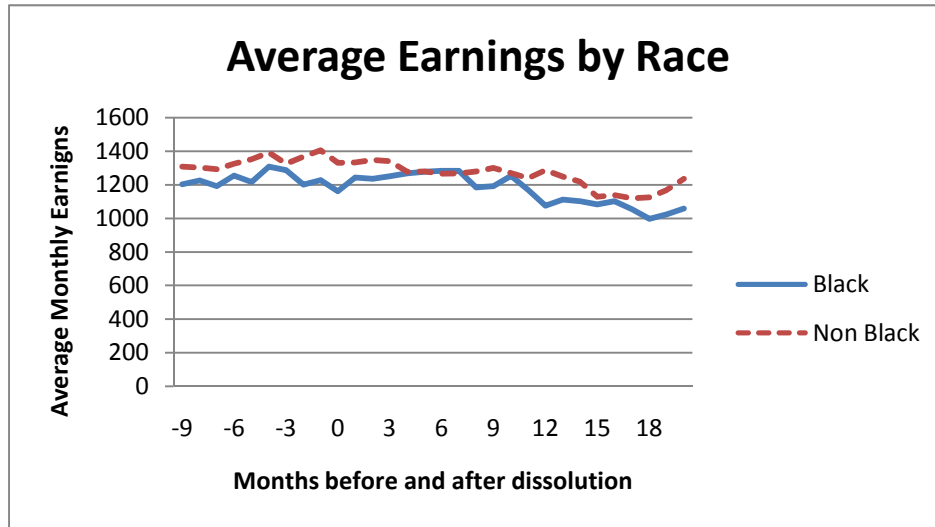
Figure 32



Income to Needs Ratio of Women who Divorce or Separate Black			
Month	Observations	Mean	Standard Deviation
-9	102	2.45	2.06
-8	108	2.40	1.86
-7	109	2.49	1.93
-6	111	2.56	1.76
-5	117	2.47	1.79
-4	123	2.65	1.94
-3	125	2.62	1.92
-2	123	2.51	1.79
-1	123	2.63	1.97
0	119	1.57	1.28
1	112	1.70	1.36
2	110	1.71	1.26
3	106	1.75	1.26
4	104	1.88	2.02
5	103	1.94	1.89
6	101	1.94	1.84
7	98	1.92	1.54
8	94	1.77	1.38
9	90	1.85	1.38
10	87	1.98	1.67
11	77	1.98	1.84
12	69	1.97	2.05
13	69	1.99	1.88
14	64	1.92	1.44
15	56	1.81	1.31
16	54	1.98	1.38
17	50	1.82	1.35
18	47	1.77	1.37
19	45	1.78	1.34
20	40	1.83	1.28

Income to Needs Ratio of Women who Divorce or Separate Non Black			
Month	Observations	Mean	Standard Deviation
-9	938	3.44	3.05
-8	990	3.32	2.73
-7	1020	3.36	2.72
-6	1054	3.42	2.85
-5	1097	3.43	2.74
-4	1136	3.49	3.05
-3	1137	3.46	2.70
-2	1132	3.50	2.75
-1	1121	3.53	2.87
0	1085	2.08	2.43
1	1055	2.07	2.01
2	1033	2.11	2.06
3	995	2.10	2.13
4	939	2.11	2.05
5	913	2.11	2.00
6	871	2.11	1.98
7	831	2.18	2.07
8	773	2.28	2.13
9	746	2.35	2.42
10	715	2.31	2.16
11	684	2.27	2.07
12	619	2.41	2.43
13	597	2.47	2.28
14	559	2.40	2.00
15	510	2.29	1.83
16	460	2.30	1.78
17	431	2.29	1.74
18	404	2.31	1.80
19	376	2.34	1.76
20	299	2.52	2.08

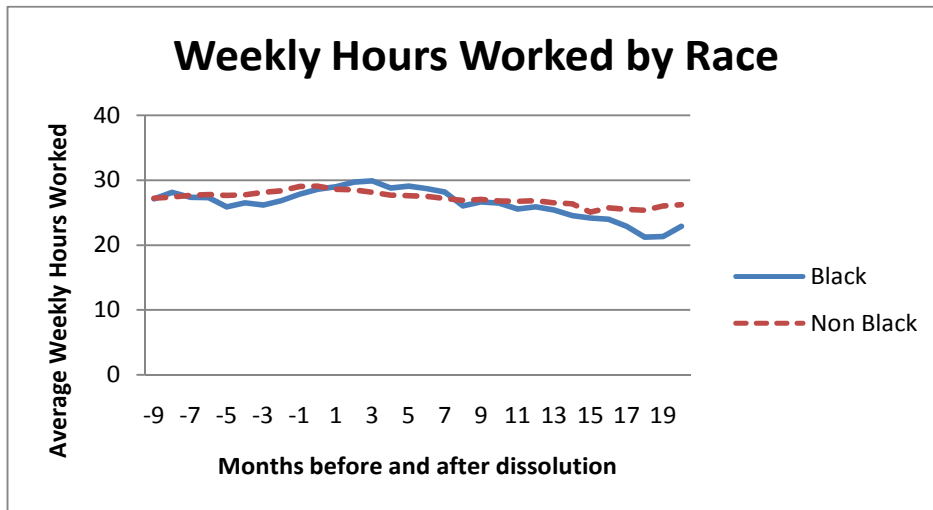
Figure 33



Monthly Earnings of Women who Divorce or Separate			
Black			
Month	Observations	Mean	Standard Deviation
-9	108	1204	1328
-8	114	1225	1232
-7	117	1192	1251
-6	119	1254	1362
-5	126	1217	1318
-4	132	1308	1484
-3	132	1287	1393
-2	132	1201	1252
-1	132	1227	1302
0	132	1161	1212
1	128	1243	1331
2	125	1236	1261
3	124	1252	1270
4	123	1267	1361
5	122	1277	1396
6	121	1284	1411
7	119	1283	1419
8	117	1184	1346
9	114	1192	1399
10	110	1253	1538
11	102	1168	1671
12	94	1075	1591
13	92	1111	1508
14	88	1103	1441
15	77	1084	1352
16	77	1102	1447
17	72	1055	1483
18	68	997	1455
19	62	1024	1478
20	55	1059	1317

Monthly Earnings of Women who Divorce or Separate			
Non Black			
Month	Observations	Mean	Standard Deviation
-9	1008	1308	1897
-8	1070	1303	1703
-7	1107	1292	1571
-6	1140	1324	1610
-5	1181	1351	1625
-4	1214	1392	2372
-3	1214	1325	1408
-2	1212	1366	1486
-1	1211	1404	1524
0	1215	1331	1540
1	1182	1333	1492
2	1155	1348	1566
3	1119	1340	1650
4	1076	1276	1599
5	1058	1280	1591
6	1024	1266	1647
7	996	1267	1726
8	939	1280	1688
9	915	1301	1856
10	891	1269	1663
11	857	1239	1649
12	799	1286	2037
13	774	1248	1678
14	735	1218	1593
15	689	1129	1326
16	635	1138	1452
17	602	1119	1358
18	560	1126	1353
19	520	1168	1381
20	428	1234	1503

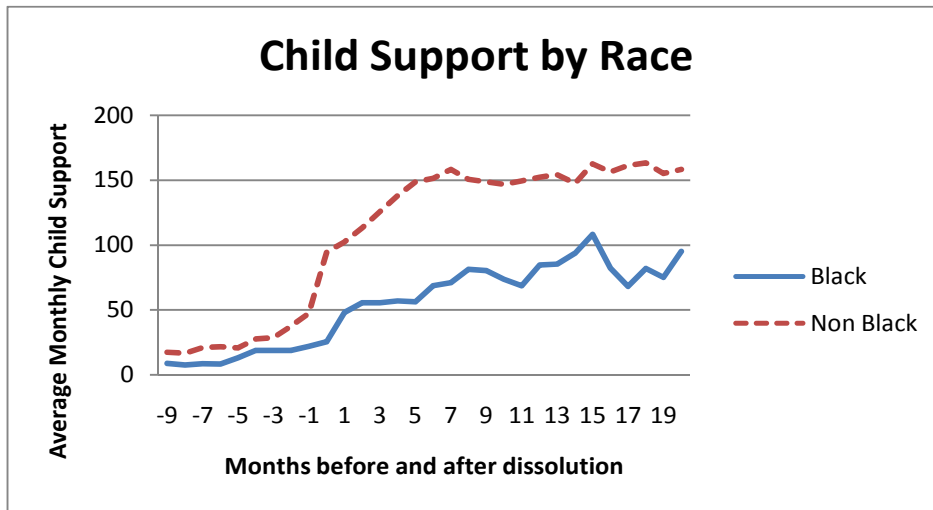
Figure 34



Hours Worked per Week of Women who Divorce or Separate Black			
Month	Observations	Mean	Standard Deviation
-9	102	27	19
-8	109	28	18
-7	112	27	18
-6	114	27	18
-5	119	26	19
-4	124	26	19
-3	124	26	19
-2	124	27	19
-1	124	28	19
0	119	29	19
1	115	29	19
2	111	30	19
3	107	30	18
4	106	29	18
5	105	29	17
6	103	29	18
7	101	28	18
8	100	26	19
9	96	27	20
10	93	26	20
11	85	26	20
12	75	26	20
13	75	25	20
14	71	25	21
15	63	24	20
16	63	24	21
17	58	23	21
18	54	21	20
19	50	21	19
20	44	23	20

Hours Worked per Week of Women who Divorce or Separate Non Black			
Month	Observations	Mean	Standard Deviation
-9	961	27	18
-8	1023	27	19
-7	1056	28	19
-6	1087	28	19
-5	1126	28	19
-4	1148	28	19
-3	1147	28	19
-2	1143	28	19
-1	1139	29	19
0	1104	29	18
1	1076	29	18
2	1050	29	19
3	1018	28	19
4	969	28	19
5	949	28	19
6	920	28	19
7	890	27	19
8	839	27	19
9	813	27	19
10	790	27	19
11	759	27	19
12	701	27	19
13	680	27	19
14	644	26	19
15	599	25	19
16	548	26	19
17	517	26	19
18	482	25	19
19	443	26	19
20	363	26	19

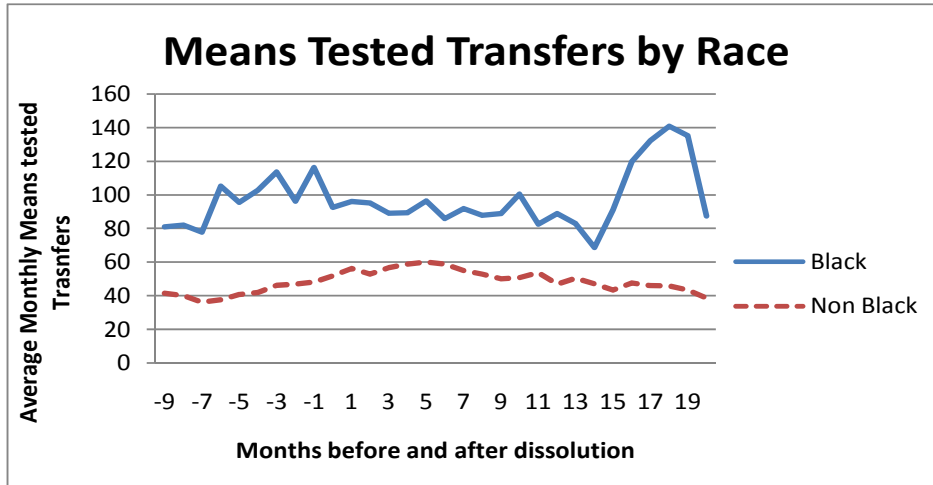
Figure 35



Child Support of Women with Children who Divorce or Separate Black			
Month	Observations	Mean	Standard Deviation
-9	106	9	61
-8	113	8	59
-7	114	9	61
-6	116	8	60
-5	123	13	71
-4	128	19	93
-3	130	19	92
-2	129	19	93
-1	129	22	98
0	124	26	97
1	119	48	146
2	115	56	155
3	110	56	146
4	109	57	151
5	108	56	152
6	106	69	169
7	103	71	170
8	99	81	189
9	94	80	191
10	91	74	174
11	81	69	175
12	72	85	194
13	72	85	200
14	67	94	205
15	58	108	236
16	56	82	183
17	52	68	169
18	49	82	204
19	47	75	181
20	41	95	263

Child Support of Women with Children who Divorce or Separate Non Black			
Month	Observations	Mean	Standard Deviation
-9	973	17	85
-8	1024	17	82
-7	1053	21	99
-6	1089	22	102
-5	1132	21	103
-4	1164	28	133
-3	1166	29	135
-2	1160	38	162
-1	1148	48	180
0	1113	94	318
1	1083	102	307
2	1059	113	344
3	1024	126	338
4	966	138	348
5	940	149	412
6	900	151	384
7	861	158	407
8	796	150	341
9	766	149	303
10	733	147	317
11	700	149	327
12	632	152	332
13	611	154	339
14	571	147	313
15	523	162	354
16	473	156	333
17	440	161	336
18	411	163	337
19	383	155	313
20	308	158	319

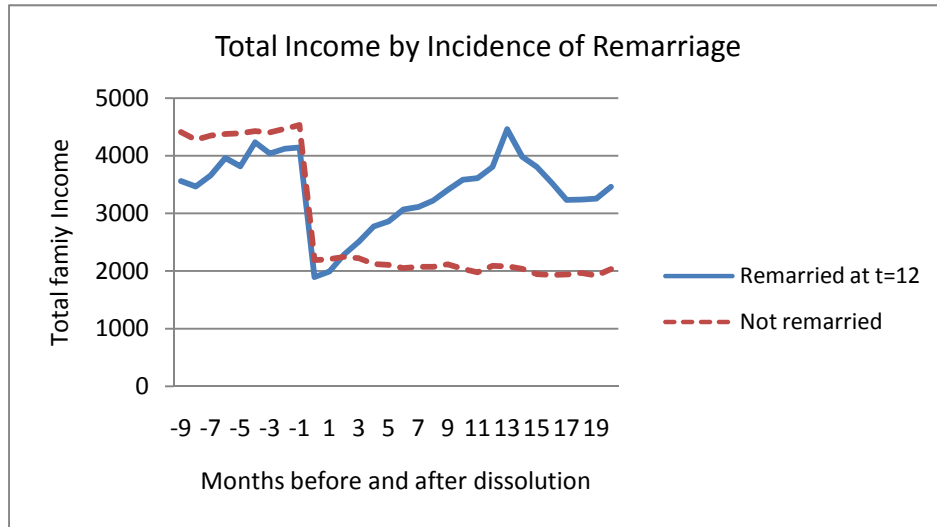
Figure 36



Month	Observations	Mean	Standard Deviation
-9	106	81	272
-8	113	82	280
-7	114	78	266
-6	116	105	312
-5	123	96	275
-4	128	103	273
-3	130	114	281
-2	129	96	282
-1	129	116	322
0	124	93	285
1	119	96	291
2	115	95	325
3	110	89	321
4	109	89	320
5	108	96	325
6	106	86	244
7	103	92	252
8	99	88	249
9	94	89	247
10	91	100	263
11	81	83	215
12	72	89	223
13	72	83	215
14	67	69	181
15	58	91	266
16	56	120	346
17	52	132	360
18	49	141	370
19	47	135	367
20	41	87	270

Month	Observations	Mean	Standard Deviation
-9	973	41	234
-8	1024	40	184
-7	1053	36	164
-6	1089	38	172
-5	1132	41	183
-4	1164	42	182
-3	1166	46	200
-2	1160	47	200
-1	1148	48	199
0	1113	52	199
1	1083	56	200
2	1059	53	196
3	1024	57	199
4	966	59	208
5	940	60	207
6	900	59	204
7	861	55	202
8	796	53	200
9	766	50	177
10	733	51	180
11	700	54	182
12	632	47	172
13	611	50	179
14	571	47	168
15	523	43	167
16	473	48	174
17	440	46	167
18	411	46	166
19	383	43	167
20	308	39	140

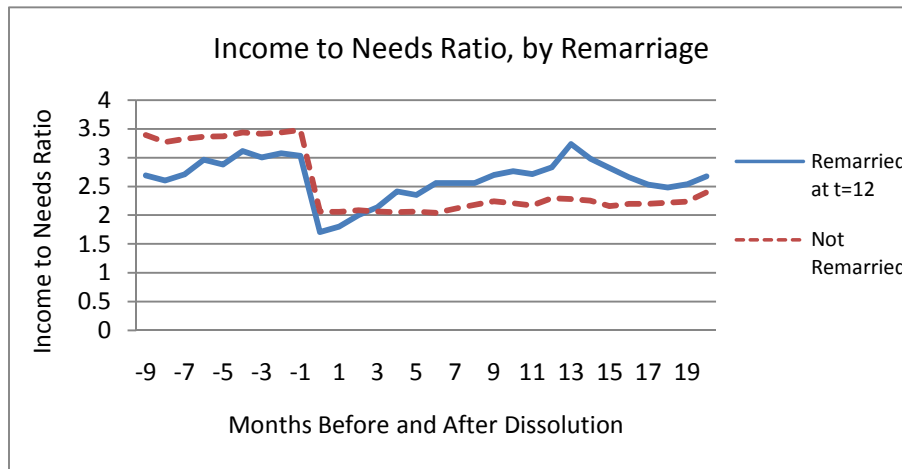
Figure 37



Family Income of Women who Divorce or Separate			
Remarried after one year			
Month	Observations	Mean	Standard Deviation
-9	72	3559	2566
-8	78	3463	2188
-7	87	3655	2322
-6	92	3957	2526
-5	96	3811	2291
-4	102	4228	2717
-3	102	4033	2556
-2	102	4117	2695
-1	102	4138	3128
0	102	1894	2201
1	102	1990	2143
2	102	2287	2285
3	102	2511	2230
4	102	2769	2712
5	102	2858	2476
6	102	3064	2564
7	102	3106	2297
8	102	3219	2058
9	102	3403	2307
10	102	3579	2485
11	102	3607	2507
12	102	3802	2484
13	100	4457	4823
14	94	3978	2559
15	83	3801	2706
16	83	3528	2650
17	79	3233	2746
18	76	3236	2578
19	73	3253	2658
20	59	3458	2913

Family Income of Women who Divorce or Separate			
No Remarriage			
Month	Observations	Mean	Standard Deviation
-9	1001	4408	3798
-8	1063	4277	3349
-7	1093	4349	3388
-6	1122	4379	3536
-5	1164	4386	3451
-4	1197	4427	3950
-3	1197	4404	3322
-2	1195	4465	3479
-1	1194	4531	3736
0	1198	2189	2486
1	1162	2204	2243
2	1134	2243	2309
3	1100	2222	2394
4	1057	2125	2291
5	1039	2106	2258
6	1006	2048	2196
7	977	2073	2270
8	922	2073	2258
9	896	2115	2597
10	868	2037	2268
11	828	1975	2208
12	765	2089	2619
13	741	2082	2450
14	705	2040	2376
15	660	1942	2275
16	607	1931	2234
17	574	1940	2227
18	534	1969	2280
19	492	1922	2047
20	416	2033	2243

Figure 38



Income to Needs Ratio of Women who Divorce or Separate Remarried after one year			
Month	Observations	Mean	Standard Deviation
-9	72	2.69	2.02
-8	75	2.60	1.72
-7	83	2.70	1.79
-6	87	2.96	1.92
-5	91	2.88	1.76
-4	100	3.11	1.93
-3	100	3.00	1.93
-2	100	3.07	2.11
-1	100	3.03	2.30
0	98	1.70	1.87
1	96	1.80	1.77
2	98	2.00	1.88
3	98	2.14	1.86
4	97	2.41	2.50
5	98	2.35	2.19
6	96	2.56	2.23
7	96	2.55	1.83
8	99	2.56	1.69
9	98	2.69	1.73
10	98	2.76	1.80
11	99	2.71	1.85
12	98	2.83	1.83
13	96	3.23	2.84
14	90	2.98	1.88
15	79	2.81	1.85
16	78	2.65	1.70
17	72	2.53	1.85
18	70	2.48	1.76
19	66	2.53	1.91

Income to Needs Ratio of Women who Divorce or Separate No Remarriage			
Month	Observations	Mean	Standard Deviation
-9	968	3.39	3.04
-8	1023	3.27	2.72
-7	1046	3.32	2.72
-6	1078	3.36	2.83
-5	1123	3.37	2.73
-4	1159	3.43	3.04
-3	1162	3.41	2.70
-2	1155	3.44	2.73
-1	1144	3.48	2.85
0	1106	2.06	2.38
1	1071	2.05	1.97
2	1045	2.08	2.01
3	1003	2.06	2.09
4	946	2.05	1.99
5	918	2.06	1.97
6	876	2.04	1.93
7	833	2.11	2.04
8	768	2.18	2.11
9	738	2.24	2.40
10	704	2.21	2.15
11	662	2.17	2.07
12	590	2.29	2.47
13	570	2.28	2.10
14	533	2.25	1.95
15	487	2.16	1.76
16	436	2.20	1.74
17	409	2.19	1.68
18	381	2.22	1.76
19	355	2.23	1.69

Appendix C

Table 2. Components of Income Change, 3 months prior to marital disruption and 1 year after (in 2001 dollars)					
	Average Total Income Change	Change in women's earnings	Change in child support	Change in means tested transfers	Residual Change
Divorced or separated women	-\$1,942	-\$12	\$122	\$4	-\$2,057
1984	-\$2,175	-\$146	\$94	-\$6	-\$2,116
1993	-\$1,883	-\$157	\$145	\$1	-\$1,872
2001	-\$1,700	\$420	\$154	-\$9	-\$2,266
Less than high school	-\$1,325	-\$16	\$45	\$0	-\$1,354
High school graduate	-\$1,854	-\$44	\$120	-\$13	-\$1,917
Some college	-\$1,952	-\$10	\$164	\$6	-\$2,112
College graduate or higher	-\$2,886	\$89	\$190	-\$6	-\$3,159
No work	-\$1,435	\$253	\$126	-\$5	-\$1,808
Part time	-\$2,019	\$21	\$269	\$14	-\$2,323
Full time	-\$2,151	-\$148	\$85	\$5	-\$2,093
No children	-\$2,063	-\$45	\$9	\$0	-\$2,026
Children	-\$1,918	-\$5	\$158	-\$5	-\$2,066
Black	-\$1,646	-\$39	\$65	-\$8	-\$1,665
Non Black	-\$1,977	-\$174	\$123	\$28	-\$1,954
Remarriage one year after	-\$231	\$9	\$23	-\$12	-\$251
No Remarriage	-\$2,171	-\$55	\$151	-\$3	-\$2,263
Note: Presence of children and work status were measured in the first wave of collection, prior to marital disruption.					

Appendix D

Table 3

OLS Estimates of impact of marital, family and work-related, and demographic characteristics on proportion of pre-disruption retained post disruption			
Dependent variable=(logged income after dissolution minus logged income before dissolution)			
	Model 1	Model 2	Model 3
	3 months following divorce/separation	12 months following divorce/separation	12 months following divorce/separation, control for state child support guideline
Logged income at time=-3	-0.682*** (0.039)	-0.736*** (0.054)	-0.718*** (0.063)
Age	-0.02 (0.044)	0.053 (0.050)	0.035 (0.058)
Age squared	0.000 (0.000)	-0.001 (0.001)	-0.001 (0.001)
Marriage duration	0.008 (0.006)	0.003 (0.008)	0.012 (0.009)
Presence of kids	0.265** (0.103)	0.143 (0.128)	-
Race (Reference is non black)			
Black	0.048 (0.127)	-0.182 (0.155)	-0.112 (0.176)
Year (Reference is 1984)			
1993	-0.363*** (0.103)	-0.875*** (0.131)	-
2001	0.010 (0.112)	-0.129 (0.142)	0.731*** (0.119)
Remarriage at time=3	0.428*** (0.152)	0.835*** (0.168)	0.853*** (0.173)
Region (Reference is Midwest)			
Northeast	0.154 (0.123)	0.165 (0.156)	0.380** (0.184)
South	-0.100 (0.098)	-0.081 (0.122)	-0.038 (0.142)
West	0.137 (0.110)	0.083 (0.137)	0.188 (0.159)
Work Status (Reference is no work)			

Part time at time=-3	0.181 (0.120)	0.223*** (0.149)	0.231*** (0.171)
Full time at time =-3	0.520*** (0.097)	0.365*** (0.124)	0.378*** (0.145)
Educational Attainment (Reference is high school graduate)			
Less than high school	-0.179 (0.122)	-0.326** (0.154)	-0.394** (0.183)
Some college	0.177* (0.096)	0.152 (0.118)	0.083 (0.134)
College graduate or higher	0.324*** (0.123)	0.336** (0.154)	0.351* (0.182)
State Child Support Guideline	-	-	0.021 (0.043)
Constant	4.454*** (0.723)	4.111*** (0.905)	3.558*** (1.050)
N	923	657	516
R Squared	0.234	0.297	0.266
Adj. R Squared	0.213	0.278	0.242
F	0.000	0.000	0.001
*** indicates significantly different from zero at the 1 percent confidence level; ** indicates significantly different from zero at the 5 percent confidence level; * indicates significantly different from zero at the 10 percent confidence level;			
Note: The third model controls for state child support policy. The variable was collected for years 1993 and 2001. The 1993 dummy variable was omitted. This sample is limited to women with children.			