THE ECONOMIC EXPERIENCES OF FATHERS:
BEFORE, DURING, AND AFTER DIVORCE

DISSERTATION

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the Degree Doctor of Philosophy in the
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By
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* * * * *

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ABSTRACT

This study explored fathers’ subjective economic experiences of divorce and evaluated the utility of stress and gender perspectives in explaining fathers’ divorce adjustment. In-depth interviews were conducted with 20 Ohio fathers who indicated high levels of divorce conflict on a mail survey on coparenting adjustment. The fathers were interviewed within three years of their divorce. An “average profile” of the fathers in the study was a White father in his late 30s with some college education earning almost $40,000 annually. He had been left by his wife after an 11 year marriage that produced one or two children. By the time of the study, the father had been divorced a year and a half and was more likely than not to be involved in another intimate relationship. He shared legal if not physical custody of his children with his former spouse.

Textual analysis of the interviews was performed by identifying themes and patterns both within and between fathers’ stories. Major themes of economic tension were found across three distinct time periods of the divorce (during marriage, during separation, and following divorce). Major themes of economic tension during marriage were financial stress (i.e., difficulties making ends meet), marital conflicts over money management, and the division of paid and unpaid work. Major themes during separation included financial stress, legal costs, and the dividing of marital assets. Major themes postdivorce included financial stress, child support and shared parenting expenses, and lingering resentments over the dividing of marital assets and child custody.

The study’s findings appear to fit most closely with stress perspectives of divorce, particularly the writings of Pearlin and colleagues. Three components of stress theory -- social structure, stressor pile-up, and economic stress seemed to be reflective of fathers’ economic experiences across divorce. The findings fit less closely with gender
perspectives of divorce, although fathers’ economic tensions, particularly those during separation and postdivorce, appeared to mostly result more from the gendered nature of the legal divorce rather than from gender role strain.

Further qualitative research into fathers’ economic experiences of divorce is recommended. Future research might explore more selective time frames -- either longer or shorter -- in order to better understand the trajectories of divorced fathers’ economic tensions over time. Such research could help to solidify the role of mediators and moderators in those trajectories. Further study is also warranted to illuminate the relationship between economic tensions and conflict levels during marriage and divorce. Finally, it is suggested that more attention be given in the family science divorce literature to how subjective attitudes towards money such as an individual’s “perceived control” to money impact economic and relationship stress surrounding life events such as divorce.
Dedicated to Lora, for your incredible love, support, and patience, and to Hannah.
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CHAPTER 1

INTRODUCTION

It has been estimated that as many as 50 percent of marriages will end in divorce (Cherlin, 1992). Most individuals who divorce have been found to suffer short- and/or long-term negative effects from the experience. Compared to married individuals, divorced individuals are significantly more likely to report physical illness, psychological distress, negative life events, economic hardships, parenting difficulties, and relationship problems (Kitson, 1992; Umberson & Williams, 1993; Wallerstein & Blakeslee, 1989). Divorce rates also have been linked to higher rates of suicide (Stack & Wasserman, 1993; Trovato, 1987).

Studies have established a variety of factors that appear to negatively influence adults’ divorce adjustment. These factors include: conflict with one’s former spouse, attachment to one’s former spouse, decreased social support, economic hardship, decreased contact with one’s children, insufficient access to quality childcare, and parental role strain (Braver, 1998; Kitson, 1992; Masheter, 1997; Tschann, Johnston, & Wallerstein, 1989). Studies have also identified a number of buffers that facilitate adults’ divorce adjustment. These include higher education level, higher predivorce income, higher predivorce psychological functioning, greater social support, remarriage or repartnering, a more positive appraisal of the divorce, and being the initiator of the divorce (Booth & Amato, 1991; Stone, 2001; Tschann et al., 1989; Wang & Amato, 2000).
Theoretical Perspectives of Divorce Adjustment

The vast majority of studies on divorce adjustment have utilized a stress perspective, typically either family stress and coping theory (McCubbin & Patterson, 1983; Waller & Hill, 1951), risk and resiliency theory (Hetherington, 1999; Rutter, 1987), or general (individual) stress theory (Pearlin, Lieberman, Menaghan, & Mullan, 1981) (Amato, 2000). Stress perspectives presume that families and individual members routinely experience stressor events that may disrupt the family’s steady state or equilibrium. Stressor events may be anticipated (e.g., marriage) or unexpected (e.g., divorce), and may reflect either positive (e.g., job promotion) or negative (e.g., job loss) change. The stressor event itself does not cause stress, but rather is dependent upon the stressor event’s temporality to other stressors, and upon family- and individual-level resources, coping skills, and interpretation of the event.

Amato (2000) notes there are two primary strands of stress theory in which divorce adjustment is conceptualized. Proponents of the crisis perspective (e.g., Booth & Amato, 1991; Demo, Fine, & Ganong, 2000) primarily view divorce as a short-term process in which participants ultimately return to pre-divorce or higher levels of functioning. Proponents of the chronic strain perspective (e.g., Coysh, Johnston, Tschann, Wallerstein, & Kline, 1989; Kitson & Morgan, 1990) generally view divorce as having potentially long-term, even life-long, effects on individuals’ adjustment.

Other less frequently used theoretical perspectives have also been used to study divorce adjustment. These perspectives have included attachment (Hazan & Shaver, 1994; Masheter, 1997), attribution (Amato & Previti, 2003), control (Doherty, 1980), gender (Arendell, 1995; Catlett & McKenry, 2004), life course (Amato & Booth, 1997), and symbolic (Hopper, 2001; Riessman, 1990). Of these, a gender perspective may be particularly useful in the study of divorce in light of the highly gendered nature of work and family roles (Ferree, 1990), and the disruptions to these roles caused by divorce (Fox & Blanton, 1995; Maccoby & Mnookin, 1992; Riessman, 1990).

A gender perspective views behavior differences between women and men as being socially constructed (West & Zimmerman, 1987) rather than biologically innate. In this view, gender represents accomplished, sanctioned behaviors for women and men that
may vary across time and culture. In incorporating a gender perspective, researchers have devoted their attention to both the psychological experiences of gender (Levant & Pollack, 1995; Pleck, 1995), and the ways in which institutions such as schools, government, and the family “produce gender” and gender inequalities (Connell, 1987; Ferree, 1990; Lorber, 1994).

Divorce Adjustment and Gender

The divorce experience appears to vary somewhat by gender (Amato & Rogers, 1997; Braver, 1998; Kitson, 1992; Riessman, 1990). Men and women differ in their rankings of reasons for getting divorced (Amato & Rogers, 1997; Burns, 1984; Cleek & Pearson, 1985; Kitson & Sussman, 1982). Wives initiate divorce about twice as often as husbands (Ahrons, 1994; Braver, Whitley, & Ng, 1993; Wallerstein & Blakeslee, 1989), and husbands cite fewer overall reasons for divorce (Amato & Rogers, 1997; Burns, 1984). Men also are less aware that their marriages were ever “in trouble” (Kitson, 1992) and are more likely to blame their divorce on external problems (Cleek & Pearson, 1985; Kitson & Sussman, 1982).

Researchers also have found gender differences in the adjustment to divorce (Amato & Rogers, 1997; Braver, 1998; Kitson, 1992; Riessman, 1990). In adjusting to divorce, women are believed to experience more acute, short-term psychological distress than men, often during the period leading up to the divorce (Kitson, 1992; Riessman, 1990; Wallerstein & Kelly, 1980; Weiss, 1975). Conversely, men are believed to suffer more prolonged psychological distress in the divorce’s aftermath (Bloom, Asher, & White, 1978; Braver, 1998; Kitson, 1992; Wallerstein & Kelly, 1980). Men also are more likely to externalize their psychological distress through destructive behaviors such as alcohol abuse (Riessman, 1990; Umberson & Williams, 1993) and to experience greater declines in their physical health as a result of divorce (Bloom et al., 1978; Wu & Hart, 2002).

Both genders experience parenting adjustment difficulties after divorce, although these difficulties tend to differ according to one’s custodial status (Amato, 2000; Hetherington et al., 1976). Women usually have residential custody (Gunnoe & Braver,
as a result, tend to report parenting difficulties associated with role overload (Amato & Booth, 1999; Kitson, 1992; Maccoby & Mnookin, 1992; Weiss, 1975) and with economic strain (Hilton & Desrochers, 2000; Maccoby & Mnookin, 1992). Men, on the other hand, tend to experience parental difficulties related to diminished child contact (Kruk, 1992) and the loss of their parental authority (Braver & Griffin, 2000; Gerson, 1993; Lawson & Thompson, 1999; Umberson & Williams, 1993).

**Divorce Economics and Gender**

Although divorce research has examined men’s psychological and physical well-being following divorce, men’s economic adjustment to divorce has largely been overlooked. This omission is attributed by some scholars (e.g., Braver, 1998) to a lingering misconception that men’s economic adjustment to divorce is not especially problematic, and that many men even prosper from divorce (Garfinkel & Oellerich, 1989; Thompson & Amato, 1999; Weitzman, 1985).

Weitzman’s (1985) widely publicized finding that divorced men experience a 42% gain in their standard of living (whereas divorced women experience a 73% loss in their standard of living) is believed to have buttressed the belief that men prosper financially from divorce (Braver, 1998; Peterson, 1996). Weitzman later corrected her findings to a 27% decline for women and a 10% gain for men (Weitzman, 1996).

More recent studies call into question men’s financial gain from divorce (e.g., Folse & Varela-Alvarez, 2002; Henman & Mitchell, 2001; McManus & DiPrete, 2001; Zagorskysy, 2005). For example, McManus and DiPrete (2001) found 80% of the men in their sample experienced economic decline as a result of divorce, largely because of the loss of their (former) spouse’s income. Braver (1998) illustrated that men’s and women’s economic outcomes postdivorce were largely comparable (e.g., having a discrepancy of no more than 10% total) if researchers considered the additional costs to men in the form of tax consequences and nonresidential parenting expenses. Zagorsky (2005) also found nominal differences between men’s and women’s wealth following divorce. Of greater significance were the tremendous reductions in wealth that both sexes experienced as the result of divorce in comparison to single and married persons.
Research on Men’s Economic Experiences of Divorce

Studies that have included men’s economic experiences of divorce primarily have used objective as opposed to subjective economic measures. However, subjective economic experiences may have a more significant impact on individuals’ well-being. For example, Conger et al. (1990) found that men’s subjective responses to economic stress may be more important to understanding men’s psychological well-being than objective economic indicators. Although Conger et al.’s research focused on married couples, it’s plausible that their findings might also apply to divorced coparents. In fact, Shapiro (1996) found among divorced and remarried men and women that “subjective assessments of economic distress such as financial chronic strain produce[d] much more significant effects on depression than objective assessments such as family income” (p.196).

The Purpose of This Study

Braver (1998) contends that divorced fathers, as a whole, are unfairly stigmatized. He lists six “myths” that have served to portray divorced fathers as (a) financially unsupportive, (b) disinterested in seeing their children, (c) emotionally unharmed by divorce, (d) financially prospering from divorce, (e) most often the initiators of divorce, and (f) beneficiaries of divorce settlements because most politicians and legal professionals are men. Such myths would suggest that fathers experience little or no adjustment difficulty to divorce.

Most studies about divorced fathers have not fully considered fathers’ experiences of divorce. Instead, these studies, largely quantitative, have used fathers in aggregate comparisons to mothers’ divorce outcomes. White (1990) argued for the need for more research on family processes, such as qualitative “personal accounts,” as well as greater attention to “sex differences in the divorce process [since] we know that many of the issues that divide marriages, such as the division of labor, are gender related” (p.910). More recently, White extended this plea to encompass subjective measures of the economic outcomes of divorce (White & Rogers, 2000). Most research on the economic outcomes of divorce has relied almost exclusively on objective economic indicators (e.g., household income, per capita income).
Only a few qualitative studies have examined divorced fathers’ experiences exclusively (Arendell, 1995; Catlett & McKenry, 2004; Lawson & Thompson, 1999; Umberson & Williams, 1993). A handful of other qualitative, or qualitative/quantitative, studies have compared men’s and women’s divorce experiences (Hopper, 2001; Riessman, 1990; Wallerstein & Kelly, 1980), or looked at men’s (Gerson, 1993) or both sexes’ (Weiss, 1975) experiences of singlehood (i.e., divorced, widowed, never married, gay). Of the aforementioned studies, only Catlett and McKenry (2004) and Lawson and Thompson (1999) devoted considerable attention to fathers’ economic experiences of divorce.

In sum, little research to date has solicited fathers’ personal meanings of their economic experiences of divorce. Divorce’s disruption to the gendered arrangements of family roles (Fox & Blanton, 1995) and its simultaneous heightening of economic stress (since two households are more costly to maintain than one) (Maccoby & Mnookin, 1992) provides a unique and gendered context in which to examine fathers’ economic adjustment to divorce. This study explores fathers’ economic adjustment to divorce through the perspectives of stress and gender. This study further utilizes a qualitative methodology in an effort to both uncover and give greater voice to fathers’ personal experiences and meanings (Gilgun, 1999).

Research Questions

To more fully examine fathers’ economic adjustment to divorce, this study will address the following questions:

1. What economic stresses did fathers describe during their marriages? Were these economic stresses prominent causes of divorce?
2. What experiences impacted fathers’ economic adjustment during separation? To what extent and in what direction (i.e., positively or negatively)?
3. What experiences impacted fathers’ economic adjustment postdivorce? To what extent and in what direction?
4. How well did fathers’ economic experiences of divorce fit with stress perspectives of divorce?
5. How well did fathers’ economic experiences of divorce fit with gender perspectives of divorce? How much of fathers’ economic stress across divorce could be attributed to gender role strain?

**Definitions**

*Economic tension* -- encompasses subjective experiences surrounding past, present, or future economic stresses or concerns, and represents a temporally broader conceptualization than previous conceptualizations of economic stress, strain, conflict, and pressure.
CHAPTER 2

LITERATURE REVIEW

This review will begin with an examination of two areas of theory – stress and gender – that guide this study on fathers’ economic adjustment to divorce. Following the review of relevant theories, empirical findings will be surveyed in an effort to evaluate the current state of knowledge on divorce adjustment. Most of the attention will be devoted to fathers (especially, fathers’ economic adjustment). However, findings also will be included that compare fathers’ and mothers’ adjustment to divorce in an effort to highlight the role of gender in the divorce experience. The final section of this literature review will focus on the legal contexts surrounding divorce. This area of attention is felt to be warranted given some scholars’ beliefs that the legal system exerts influence on both the gendered and the economic experience of divorce (Braver, 1998; Parke & Brott, 1999).

Review of Theory

This theoretical review will begin with an examination of stress perspectives as most studies on divorce adjustment have utilized stress perspectives in some manner (Amato, 2000). The primary stress perspective examined in this review is Amato’s (2000) divorce-stress-adjustment perspective. In addition, sociological stress perspectives (Pearlin, 1989; Pearlin & Lieberman, 1979) and economic stress perspectives (Conger, Rueter, & Elder, 1999; Pearlin et al., 1981) are included for their relevance to understanding economic adjustment to divorce.

Next, the theoretical perspective of gender is examined as both theoretical arguments and empirical evidence suggest that divorce, like marriage, is, in certain respects, a gendered experience (Ferree, 1990; Thompson & Walker, 1995). By virtue of

Stress Perspectives of Divorce Adjustment

Stress perspectives dominate the theoretical landscape on divorce adjustment (Amato, 2000). Amato notes that divorce researchers have most commonly utilized social (or “general”) stress theory (Pearlin, 1989), family stress and coping theory (Waller & Hill, 1951; McCubbin & Patterson, 1983), or individual risk and resiliency theory (Hetherington, 1999; Rutter, 1987). Whereas these three perspectives seem to agree on the nature of the stress process, the individual perspectives hold differing focal points (i.e., society, the family, or the individual) concerning the sources, interveners, and, to a lesser extent, outcomes of the stress process. Amato (2000) integrated these three perspectives to offer a model to guide future research on divorce adjustment. His “general divorce-stress-adjustment perspective” will be discussed in the ensuing section.

Divorce-Stress-Adjustment Perspective

Amato’s (2000) divorce-stress-adjustment perspective views divorce as a process which carries the potential for multiple stressors that raise the divorced individual’s risk for negative outcomes:

[M]arital dissolution … [is viewed] as a process that begins while the couple lives together and ends long after the legal divorce is concluded. The uncoupling process typically sets into motion numerous events that people experience as stressful. These stressors, in turn, increase the risk of negative emotional, behavioral, and health outcomes p.1271).

These additional stressors are known as mediators -- “short- or medium-term outcomes of divorce that can have additional long-term consequences for [one’s] well-being” (Amato, 2000, p.1272). Amato lists sole parenting or custody loss, declines in emotional support, ongoing conflict with one’s (former) spouse, economic stress, and other stressful events (such as having to move) as mediators in his model. Other mediators that have been studied in the literature include gender, initiator status, duration or contentiousness of divorce litigation, and the quality and quantity of stressors that occur in close time sequence.
All stress perspectives assume that individuals or families experience stressor events, or “stressors,” on a frequent, even routine, basis. These stressors can be anticipated or unanticipated (Pearlin & Lieberman, 1979), and may produce positive or negative stress (McCubbin & Patterson, 1983). Although some scholars distinguish between positive stress, labeled “stress,” and negative stress, labeled “distress” (McCubbin & Patterson, 1983), most scholars, the present writer included, view “stress” in terms of its negative meanings. Pearlin, for example, characterizes stress as “a response of the organism to conditions that, either consciously or unconsciously, are experienced as noxious” , p. 341).

The duration and intensity of stress experienced from divorce depends upon the available resources or intervening circumstances that soften or “moderate” the impact of the divorce’s stressors. Moderators have been described as “shock absorbers [that] weaken the links between divorce-related events and people's experiences of stress” , p.1272). A large group of moderators are resources. Individual-level resources encompass coping skills, social skills, financial assets, education, self-efficacy, and one’s definition and meaning of the divorce. Social support exemplifies an interpersonal resource, and structural resources reflect supportive government policies, or helpful work or community services, for example, divorce counseling or legal advice (Amato, 2000). Moderators also may include repartnering, time since divorce, and coparental cooperation.

The theoretical utility of mediators and moderators is that they help to explain variability in the outcomes of divorce (Amato, 2000). Outcomes of divorce are most often conceptualized along the lines of “adjustment.” Although conceptualizations of adjustment to divorce vary somewhat, a widely accepted definition of divorce adjustment, and the one used by Amato’s model, is: (a) the relative absence of mental or physical illness; (b) the development of a new identity not tied to being married or to one’s former spouse; and, (c) the ability to reasonably function in the daily role responsibilities of one’s home, work, family, and social life (Kitson & Raschke, 1981).
Typically, researchers have measured “divorce adjustment” through the use of individual-level measures of mental or physical illness (or well-being). Less commonly used measures of divorce adjustment have included economic well-being, attachment, achievement (particularly with regards to children’s adjustment), and dyadic or family measures (e.g., parent-child relationship quality and family cohesion).

Amato notes that divorce researchers have fallen along two sides in their view of the overall outcome of divorce. Advocates of the crisis perspective (e.g., Booth & Amato, 1991; Demo, Fine, & Ganong, 2000) primarily view divorce as a short-term stress in which participants ultimately return to pre-divorce levels of functioning, if not sometimes higher. Divorce may be emancipating or empowering, such as for former spouses and children of abusers. Thus, the experience, although stressful, may nevertheless serve to enhance an individual’s development (Doherty, 1980).

In contrast, proponents of the chronic strain perspective of divorce adjustment (e.g., Kitson & Morgan, 1990; Wallerstein & Blakeslee, 1989) view divorce as having potentially long-term negative effects on individuals’ adjustment, and some divorced individuals may be propelled into a downward spiral of adjustment from which they never fully recover (Amato, 2000).

Amato (2000) indicates both the crisis and chronic strain models of divorce adjustment hold truths and could be viewed as complementary rather than in opposition to one another. Amato further submits that his divorce-stress-adjustment perspective accommodates both models, although his model is more closely aligned with the chronic strain model of divorce adjustment:

The notion that divorce can be beneficial, however, is not inconsistent with the divorce-stress-adjustment perspective [as it] … explicitly focuses on the contingencies that lead to negative, positive, or mixed outcomes for individuals. Nevertheless, the … [perspective] assumes that for most people, the ending of a marriage is a stressful experience, even if much of the stress occurs prior to the legal divorce, is temporary, or is accompanied by some positive outcomes (p.1273).

Amato’s divorce-stress-adjustment perspective thus would appear to offer a useful, general framework to study divorce adjustment from a stress perspective. Because Amato’s is a general model, a researcher can adapt the model to suit his or her interest.
For example, Amato’s model appears to hold the greatest degree of specificity toward individual-level variables in the divorce-stress-adjustment process. Less transparent are the larger social forces that shape the boundaries within which individuals’ divorce experiences fall. Social forces such as divorce laws, which impact child custody and child support, or the economy, which has a bearing on the economic viability of splitting one household into two, could be added to the model if the researcher was especially interested in including broader social phenomena in the study of individual experiences of divorce.

For the purposes of this study, two additional stress perspectives are discussed for their relevance to fathers’ economic adjustment to divorce: sociological stress theory (Pearlin et al., 1981; Pearlin, 1989) and economic stress theory (Conger et al., 1999; Conger, Wallace, Sun, Simons, McLoyd, & Brody, 2002). These perspectives are intended to supplement Amato’s general divorce-stress-adjustment perspective.

Sociological Stress Perspective

Pearlin and colleagues emphasize the significance of social structures (e.g., institutions, status differences, and interpersonal relationships) within which individuals experience stress (Pearlin, 1989; Pearlin & Johnson, 1977; Pearlin & Lieberman, 1979; Pearlin et al., 1981). Much of Pearlin’s theorizing originates from his 1970s’ studies of Chicagoans’ work and family stressors and their outcomes. Pearlin was led to conclude that “role strains represent one of the most important mechanisms linking events to stress” (p.343). Most social roles (e.g., parent, spouse, worker) are thought to reflect important, enduring relationships that organize and define individuals’ experiences (Pearlin, 1989). When stressor events (e.g., job loss, divorce, etc.) disrupt an individual’s ability to fulfill certain role obligations, role strain occurs. This role strain, if unresolved, leads to stress. Furthermore, because social roles are interconnected, the disruption to one role often means disruptions to other roles, leading to a potential cascade of role strains. Pearlin (1989) also notes that a “restructuring of entrenched relationships,” or “role restructuring,” can often result “in a sense of betrayal, status loss, and the violation of expectations” (p.246).
Over time, such role strains can erode the individual’s sense of self-mastery, resulting in stress symptoms such as psychological distress, physical distress, or maladaptive coping behavior (Pearlin et al., 1981). Coping, according to Pearlin, refers to the actions that people take in their own behalf as they attempt to avoid or lessen the impact of life problems (Pearlin & Schooler, 1978).... All coping – regardless of the nature of the stressors – serves either to change the situation from which the stressors arise, to manage the meaning of the situation in a manner that reduces its threat, or to keep the symptoms of stress within manageable bounds (Pearlin, 1989, p.250).

In his empirical analyses, Pearlin found that “persistent problems” (later labeled “stressor pileup” by McCubbin and Patterson [1983]) and problems fulfilling new role obligations were two particularly prominent sources of psychological distress among the subjects he studied. Pearlin also noted the limitations of individual coping in efforts to cope with institutional stressors. Pearlin et al. (1981) noted

The results of our analysis have led us to be impressed as much with the limitations of coping as with its efficacy. In particular, coping appears to be quite ineffective when directed to problems residing in formal organization, its authority, and reward systems (p.341).

A number of researchers have found evidence linking poorer divorce adjustment to role strains. These role strains associated with poorer divorce adjustment have surrounded: (a) the parenting role (e.g., child loss, loss of parental authority, the new nonresidential parenting role) (Baum, 2003; Braver & Griffin, 2000; Catlett & McKenry, 2004), (b) the spousal role (e.g., loss of spouse/marital status, conflict with former spouse) (Arendell, 1995; Vareschi & Bursik, 2005), and (c) the economic (co-)provider role (e.g., loss of input in financial decision making, loss of status as economic provider) (Catlett & McKenry, 2004; Umberson & Williams, 1993). Researchers have also found evidence linking fathers’ poorer divorce adjustment to a perceived lack of control in the legal divorce process (Arditti & Allen, 1993; Arendell, 1995; Braver & Griffin, 2000; Catlett & McKenry, 2004; Doherty, 1980; Gray & Silver, 1990; Umberson & Williams, 1993).
Economic Stress Perspectives

A particular area of focus by Pearlin and his colleagues in their studies of the sociological stress process was economic stress, and their work is largely credited to recent scholarly efforts to conceptualize and measure economic stress (Hilton & Devall, 1997). Conceptualizations of “economic stress” or “economic strain” have differed to a slight extent among researchers. Elder and Capsi (1988) defined economic stress as “pressures and strains that arise from a substantial income loss, in contrast to the circumstances of chronic hardship or poverty” (p.27). Pearlin and Schooler (1978) defined economic strain as the perceived difficulties in meeting economic provider role demands (Hilton & Devall, 1997), and make no distinction between strains that are sudden versus those that are enduring, such as chronic hardship, which was ignored by Elder and Capsi.

Voydanoff and Donnelly (1988) defined economic strain as the “subjective evaluation of one's current financial situation [which entails] the perceived adequacy of [one’s] financial resources, financial concerns and worries, and expectations regarding one's future economic situation” (p. 98). Finally, Conger and colleagues proposed the concept of “economic pressure”, which they tout as an enhancement of the economic strain concept by incorporating both subjective and objective measures:

Economic pressure represents the daily irritations and difficulties created by the inability to pay one's bills or to finance economic necessities, and the need to continually reduce expenditures (see Conger et al., 1992; Conger, Ge, Elder, et al., 1994). This contruct expands upon the concept of economic strain (Conger & Elder, 1994) by: (a) measuring a broad range of specific economic experiences rather than a small number of global economic evaluations (e.g., Kessler et al., 1988) and (b) assessing recent, actual economic events or conditions rather than expectations regarding future economic circumstances (e.g., Vinokur et al., 1996) (p.59) (Conger et al., 1999).

For the purposes of this discussion, the terms, “strain,” “stress,” and “pressure” are viewed synonymously. Conger, Reuter and Elder (1999) note that regardless of which concept one employs, “there is significant empirical support for their hypothesized relationship to emotional arousal and distress (Conger et al., 1990, 1992; Conger, Ge, Elder, et al., 1994; Huston & Lucchetti, in press; Kessler, Turner, & House, 1988; Vinokur et al., 1996)” (p.56).
As stress researchers have used both objective (e.g., income, purchases) and subjective (worry, perceived financial inadequacy) conceptualizations and measurements of economic stress, some debate exists as to whether one type of measure is superior to the other. For the purposes of this study, only subjective conceptualizations of economic stress are considered. Pearlin found subjective economic indicators closely associated with income (an objective economic indicator), "indicating that subjectively experienced [economic] strain is rooted in objective economic conditions" (Pearlin & Johnson, 1977, p.708). Shapiro (1996) found among divorced and remarried men and women that “subjective assessments of economic distress such as chronic financial stress produce[d] much more significant effects on depression than objective assessments such as family income” (p.196).

The (family) economic stress process. While scholars have long identified associations between economic circumstances and individual and familial well-being, the underlying stress process has not been that well understood (Conger et al., 1999; Elder & Caspi, 1988). However, more recently, the work of Conger and colleagues has helped empirically validate the pathways through which economic strain or “pressure” impacts family relationships and individual well-being (Conger et al., Conger et al., 2002). Conger’s model suggests that economic events such as difficulty making ends meet result in the individual’s or family’s sensation of “economic pressure.” This economic pressure increases the risk for emotional distress, which, in turn, heightens the risk for negative familial outcomes. Examples of negative familial outcomes might include marital conflict and subsequent marital distress, or poorer educational achievement levels among the family’s children.

Conger et al. further found that the impact of economic pressure on marital distress was moderated by high marital support and effective couple problem solving (Conger et al., 1999). Conger et al. conclude that “economic pressure likely has its most significant impact on marriage through its exacerbation of wives' and husbands' emotional problems … [and that] economic problems may be an even more important source of stress for a couple than are difficulties in their marriage" (p.68).

In a similar manner, Elder and Capsi (1988) found evidence of a moderating effect of couple dynamics on economic strain. In families in which parental distress (e.g.,
irritability, moodiness, and decreased affection) increased in response to the economic strain, familial stress increased. In families in which parental distress was minimal, family functioning or “climate” was strengthened. Elder and Capsi concluded that economic strain may have an accentuating effect on families, producing “more inadequacy among the unstable families and possibly even greater competence among the stable ones” (p.37).

Another moderator identified by researchers was cognitive reframing (Pearlin et al., 1981). Pearlin found some subjects in their studies coped with economic strains by employing comparative frames of reference. By comparing their own economic situations to others worse off, subjects judged their economic resources, no matter what their objective levels, in positive ways. Other subjects used temporal frames of reference, whereby “one sees one's present circumstances as an improvement over the past or as a prelude to future improvement, [such that] existing strains are assuaged” (p.346). Still another coping strategy was to devalue money and monetary success as a way to “shield oneself -- within limits, of course -- from some of the stressful consequences of economic problems” (p.346-347).

Conger’s model has been empirically validated with rural and urban samples as well as with samples of black and white subjects. Although Conger et al.’s model applies to intact (married) families, it is plausible the model could be generalized to divorced coparenting families. Because both divorced parents theoretically contribute economic resources to raise their children, each parent would be vulnerable to distress if economic strain was present, whether their own or the other’s. At least one study has found evidence of a spillover effect of economic strain between divorced coparents (Hilton & Devall, 1997).

Limitations of Stress Perspectives

Although stress perspectives have been widely used in the study of divorce, perhaps because of their intuitive appeal, a few limitations of the perspectives are noteworthy. First, a theoretical challenge of stress perspectives is the phenomena of multiple occurring stressors. Because stressor events often produce other stressor events, a challenge for researchers is to separate the effects of individual stressors, and to ensure one doesn’t mistakenly attribute the effects of one stressor for another. Pearlin (1989)
noted but dismissed the notion that "the multiplicity of stress indicators has led some researchers to question whether the very notion of stress is useful (Elliot & Eisdorfer, 1982)" (p.252).

A related challenge for stress researchers is the identification of, and even more basic, the conceptualization of the temporal bounds of stressors. Simply stated, when does a stressor begin and when does it end? Pearlin offers the concepts of “primary stressors” and “secondary stressors” in an effort towards addressing such concerns. According to Pearlin, a primary stressor is thought to be the precipitating event (e.g., job loss) that causes other secondary stressors to occur (e.g., economic strain, having to relocate, etc.) (Pearlin, 1989). Stress researchers face a similar challenge in disentangling the temporal bounds and relative effects of moderating variables.

A final concern associated with stress perspectives is that not all precipitates of stress may be external (i.e., measurable). That is, some precipitates of stress may be wholly or partly linked to internal psychic experiences, confounding the measures used. Pearlin and Lieberman (1979) express this concern in the following passage:

It should also be recognized that not all the strains that are affecting our lives at any particular moment in time have clearly discernible anchorages in the external social world. Many of the important life-strains may be stimulated by what has already been accumulated in our psychic interiors. Our roles remain the same, there may be no untoward events that disrupt the continuity of our lives, and yet from within come new perceptions, new meanings, new disaffections, and new searchings. We ourselves, by virtue of prior development, can be considered to be among the important sources of our own change and, perhaps, our own emotional distress (p.242).

Gender Perspectives of Divorce Adjustment

Gender perspectives focus on between-sex and within-sex differences in male and female experiences. These perspectives differ in their theory of the causes of sex differences as well as the impacts of gender and gender differences. Gender perspectives might most easily be viewed as falling along differing points of a nature-nurture causal continuum, from biological (Wrangham & Peterson, 1996) to psychological (Chodorow, 1978; Levant & Pollack, 1995) to socialpsychological (O’Neil, 1981; Pleck, 1981, 1995)
to sociological (Ferree, 1990; Fox & Murry, 2000; Thompson & Walker, 1995) to some combination of the former (Connell, 1987; Lorber, 2000; West & Zimmerman, 1987).

Among family scholars, the most widely accepted view of gender appears to fall on the sociological or “nurture” end of the nature-nurture continuum. West and Zimmerman’s (1987) social constructionist view of gender, for example, theorizes that gender is "an achieved status ... which is constructed through psychological, cultural, and social means" (p.125). Because gender is an achieved status, it is subject to change across historical space and time. Individuals who conform to dominant societal norms of gender reinforce those norms for others. However, individuals may also challenge dominant societal gender norms (at the risk of punishment) to the extent that the individuals’ gender ideal may one day become the dominant ideal of the larger society (Connell, 1995; West & Zimmerman, 1987). (Think of the women’s liberation movement of the 1960s and the social acceptability of women wearing pants.) Thus, a strong point of the social constructionist perspective of gender is its capability to account for variations in gender behaviors across historical time and location.

**Gender Role Conflict and Stress**

Because dominant gender norms legitimate only certain sex-typed behaviors, behaviors that fall outside these bounds of legitimacy are usually punished or discouraged (Connell, 1995). For individuals who are unable or unwilling to conform to societal standards of behavior for their particular sex group may, as a consequence, experience stress. O'Neil (1981; O'Neil et al., 1995) and Pleck (1981, 1995) independently theorized that many men and women experience emotional and physical harms because they don’t “measure up” to societal ideals of gender. Such “gender role conflict” according to O’Neil et al. “occurs when rigid, sexist, or restrictive gender roles result in personal restriction, devaluation, or violation of others or self” (p.167).

For men, failure to measure up to widely accepted male ideals of athleticism, bravery, control, heterosexuality, materialism, stoicism, and more recently, fathering may lead to gender role strains or conflicts, which in turn, may result in stress (Christiansen & Palkovitz, 2001; Connell, 1995; David & Brannon, 1976; Kimmel, 1994; O'Neil, 1981; O’Neil et al., 1995; Pleck, 1981, 1995). This stress may manifest as maladaptive coping behavior (e.g., unhealthy emotional or physical behavior such as excessive risk taking or
emotional suppression). O’Neil et al. (1995) propose that gender role conflict can encompass cognitive, affective, behavioral, and even unconscious dimensions, and the conflict can come from within the self, be caused by others, or be directed towards others.

Finally, for individuals who experience gender role conflict, certain moderating factors may reduce the impact of the gender role conflict. One moderator is a coping strategy whereby the conflicted individual devalues the gender ideal he or she is unable to attain (Connell, 1995). For example, Pearlin and Lieberman (1979) found in their study of work and family stressors that some male subjects who experienced difficulty fulfilling the material provider role coped by devaluing the importance of money/material goods. Another coping strategy is compensation. For example, a father who feels he is not living up to his society’s gender standard for material providing may compensate by trying to be an extra good father. Unlike the previous example, this father is not dismissing the male gender ideal of material providing, but, in light of his inability to fulfill this ideal, is making up for it by overachieving in another gender ideal area of behavior.

**Gender and Divorce Adjustment**

Although studies of divorce seldom directly utilize a gender perspective (cf., Arditti & Allen, 1993; Arendell, 1995; Catlett & McKenry, 2004), the presumption of a gender perspective is present as “gender” is routinely included as an independent or control variable, particularly in studies of mixed-sex samples. A combined gender-stress perspective of divorce adjustment seems useful given the gendered nature of work and family roles (Ferree, 1990) and the disruptions to (and presumably strains upon) these roles as the result of divorce (Fox & Blanton, 1995; Maccoby & Mnookin, 1992; Riessman, 1990). About gender, Pearlin (1989) proposed,

[W]omen and men often experience different stressful circumstances….. [E]ven if their exposure to stressors [were identical], the effects of these stressors on the outcomes may be conditioned by gender … because of differences in the conditions that men and women face in other roles, [because] personal and social mediating resources that can be mobilized to deal with hardships also may vary with gender, [and because] gender is a characteristic that can affect the ways in which stress outcomes are manifested (p.243).

Much empirical evidence suggests that gender differences do indeed exist (albeit of varying magnitudes, and at group levels of comparison) with regard to causes of
divorce (Amato & Previti, 2003; Burns, 1984; Cleek & Pearson, 1985), initiation of
divorce (Braver et al., 1993; Brinig & Allen, 2000; Colburn, Lin, & Moore, 1992), and
manners of psychological, physical, economic, and parenting adjustment to divorce
(Catlett & McKenry, 2004; Hilton & Kopera-Frye, 2004; Kitson, 1992; Richmond &
Christensen, 2000; Wang & Amato, 2000; Wu & Hart, 2002). These findings of gender
differences in the divorce experience are sufficiently pronounced that Hetherington and
Tryon (1989) remarked that there are “his and her divorces,” much as Bernard (1972)
remarked there are “his and her marriages” almost two decades earlier.

Limitations of Gender Perspectives

Two weaknesses of gender perspectives are worth noting here. The first weakness
is that gender, as a variable, poses challenges in its measurement. In a classic study,
Komarovsky (1976) revealed inconsistencies between young couples’ gender ideologies
and their observed gender behaviors. For example, some of the couples who espoused
egalitarian gender ideals nevertheless displayed, seemingly unconsciously, traditional
gender behaviors. And the opposite was also true. Some of the couples who espoused
traditional ideologies nevertheless predominantly engaged in egalitarian behaviors. Thus,
gender measures that solicit subjects’ beliefs may not be adequate representations of
subjects’ gender behaviors.

A second challenge of a social constructionist view of gender is the
conceptualization and measurement of the prominence or degree to which gender beliefs
or gender conflicts dictate behavior or contribute to stress. Similar to stress researchers’
challenge of disentangling multiple stressors and moderators, gender researchers are
challenged with assessing under what circumstances and to what degree gender is
“present” as a guiding force of behavior. Thus, if gender reflects “situated achievement”
as West and Zimmerman (1987) suggest, it is conceivable that the internal salience of
one’s gender achievement might vary over identical external circumstances. That is, in
one situation, gender achievement may be a strong guiding force in an individual’s
behavior, but in a repeat of the situation, gender achievement may be relatively
unimportant, or vice versa.
Summary of Theoretical Review

Stress perspectives dominate the theoretical landscape on divorce adjustment (Amato, 2000). A utility of stress perspectives lies in their capability to explain varied outcomes of divorce as the result of mediating and moderating effects (Amato, 2000). These varied outcomes to divorce are often described as “adjustment,” such as an absence of mental or physical illness, a development of an identity apart from one’s former spouse, and an ability to adequately function in daily life (Kitson & Raschke, 1981). Economic stress theory gives particular focus on the transmission of stress to family members as a consequence of economic pressure or strain (Conger et al., 1999). Theoretical challenges of stress perspectives include disentangling the effects of simultaneously occurring stressors where present, and conceptualizing the temporal bounds of stressors (i.e., when does a stressor begin and end?).

Gender perspectives also dot the theoretical landscape on divorce adjustment, although the perspective is seldom overtly recognized (cf., Arditti & Allen, 1993; Arendell, 1995; Catlett & McKenry, 2004). Theoretical arguments and empirical evidence have suggested that, akin to marriage, divorce is in, certain respects, a gendered experience (Amato & Previti, 2003; Ferree, 1990; Thompson & Walker, 1995). A useful mid-range psychosociological theory of gender that could be applied to divorce adjustment is gender role conflict/strain theory (O’Neil, 1981; O’Neil et al., 1995; Pleck, 1981, 1995). This theory posits that persons who are unable (or unwilling) to conform to the societal behavior norms for their gender (e.g., being a successful father / husband / provider for males) are more likely to experience stress from a failure or strain in the performance of those roles (O'Neil, 1981; O’Neil et al., 1995; Pearlin et al., 1981; Pleck, 1981, 1995).

Empirical Review

This review of empirical literature will begin by looking at the gendered nature of divorce because research has suggested that the experience of divorce may vary by gender (Amato & Rogers, 1997; Braver, 1998; Kitson, 1992; Riessman, 1990). Men’s and women’s reasons for divorcing in the first place will be reviewed, followed by
comparisons of men’s and women’s adjustment (psychological, physical, and economic) to divorce. Following these initial gender comparisons, a closer look at men’s, and in particular, fathers’, adjustment to divorce will be undertaken.

Gender and Reasons for Divorce

Empirical studies with mixed samples suggest that men and women vary somewhat in their reasons for divorce (Amato & Rogers, 1997). However, these gender differences in reasons for divorcing are not always consistent from one study to the next. For example, Burns (1984) found infidelity by one’s spouse was reported by 35% of the men in her sample versus 12% of the women; Cleek and Pearson (1985) found spousal infidelity was reported by 11% of the men in their study versus 25% of the women. Such differences in findings may reflect differences in sampling, study and measurement designs, and time frames in which the studies were conducted. For example, although both Burns’ and Cleek and Pearson’s data were derived from convenience samples gathered during approximately the same time period (the early 1980s), the studies differed in other important aspects. Cleek and Pearson’s sample consisted of divorcing persons participating in mandated divorce counseling sessions in Wisconsin. Burns’ sample included both divorced and separated persons living in Australia.

An area of greater agreement across studies has been the finding of gender differences in the quantity of reasons for one’s divorce. Most studies concur that wives cite a greater number of reasons for divorce than do husbands (Amato & Previti, 2003; Colburn et al., 1992; Kitson, 1992; cf. Bloom, Niles, & Tatcher, 1985). Kitson (1992) posited that the greater volume of complaints by wives’ reflected their role as emotional keepers of the marital relationship. In her longitudinal study of divorcing individuals during the 1970s, Kitson found wives were more aware of the “‘emotional temperature’ of their relationships and they seem[ed] to have clearer expectations about what they want[ed] from [their marriages]” (p.340-341). This finding has been replicated by other studies that have found wives to be more articulate than husbands in evaluating why their marriage ended in divorce. Husbands, by comparison, were more likely to not realize their marriages were ever in trouble, and were more likely to not know why the marriage ended (Amato & Previti, 2003; Amato & Rogers, 1997; Bloom et al., 1985; Cleek & Pearson, 1985; Hilton & Kopea-Frye, 2004).
A recent study by Amato and Previti (2003) suggests that reasons for divorce appear to be flavored by other demographic variables besides gender. They studied 208 individuals from a national panel study (1980-1997). Respondents’ subjective accounts of divorce were analyzed and resulted in 18 broad reasons of divorcing (e.g., infidelity, drinking or drug use, etc.). Amato and Previti then examined associations between these reasons for divorce and respondents’ gender, income, education, age at marriage, length of marriage, having children, marital happiness, attitudes toward divorce, and religiosity (the last three measures were obtained pre-divorce).

Amato and Previti (2003) found respondents’ age at marriage, duration of marriage, and social class influenced respondents’ reasons for divorcing. For example, respondents who married at younger ages more often cited “growing apart” and alcohol or drug abuse as reasons for divorce compared to respondents who married at later ages. “Growing apart,” as one might have expected, was also more frequently cited as a reason for divorce by respondents who had been married for relatively longer durations. In terms of social class, Amato and Previti found that higher SES respondents more often reported “relationship-centered” reasons for divorcing (e.g., incompatibility). By contrast, lower SES respondents more often expressed instrumental reasons for their divorce (e.g., abuse).

Finally, and consistent with prior studies, Amato and Previti (2003) found that respondents’ reasons for divorcing varied by gender. As was hypothesized, wives were more likely to cite specific reasons for divorce and to cast the blame of the divorce onto their former spouse, whereas husbands were more likely to blame themselves or to not know why the divorce occurred. For example, nearly 10% of the husbands -- compared to not any of the wives – expressed “don’t know” among the cause(s) of their divorce.

Hopper (2001) found that subjective accounts of divorce differed by initiator status, but not by gender. Hopper analyzed in-depth interviews of 40 divorcing individuals gathered from 1991 to 1995. Hopper found initiators tended to explain that their marriages were flawed in some fundamental way from the outset and seldom cited specific complaints (e.g., spouse’s adultery, money problems, etc.). Non-initiators, in contrast, explained that their divorces occurred because of some fatal character flaw.
(such as being disingenuous) in the initiating spouses. Thus, not all studies find gender differences in the divorce experience, although most do.

Perhaps no greater indication of gender differences in divorce lies in the rates of divorce initiation (Braver, 1998; Brinig & Allen, 2000). In reviewing U.S. filing rates for divorce, Brinig and Allen found that approximately two-thirds of divorce plaintiffs were wives. This rate has been remarkably consistent across historical time (as far back as 1880) and place (state to state), even after the emergence of no-fault divorce laws in the 1970s and 1980s. Studies using smaller or more localized samples have found similar gender differences in filing rates (Braver et al., 1993; Colburn et al., 1992; Wallerstein & Blakeslee, 1989). For example, Colburn et al. found in their survey of 268 Indiana residents who divorced in 1983 or 1984 that 74% of female respondents self-identified as being the plaintiff versus 42% of male respondents.

It is conceivable that wives’ disproportionately higher rates of divorce filing may fail to reflect which sex actually wanted the divorce more. (For example, a wife might be listed as the filer, but only because the husband deserted her.) However, studies that have included data on which sex “wanted the divorce more” suggest that more wives than husbands want the divorce in addition to initiating the divorce. Kelly et al. (2005) analyzed a subsample of 584 National Survey of Families and Households Wave I (Sweet, Bumpass, & Call, 1988) primary respondents, who were first time divorcees between 1977 and 1988, and who reported having one or more minor natural children (residential or nonresidential) at the time of the study (1987-1988). They found 51% of the sample’s female respondents versus 20% of male respondents reported to have “wanted the divorce more.”

Kelly et al.’s (2005) finding concurs with other studies that have found wives articulate a greater quantity and quality of complaints than husbands (e.g., Amato & Previti, 2003), which itself appears to be a reflection of wives’ greater roles in monitoring the “emotional temperature” of the marital relationship (Kitson, 1992). Heaton and Blake (1999) found empirical evidence supporting this notion of wives’ roles as the emotional regulators and maintainers of their marital relationships. Using event history modeling on waves 1 and 2 of the National Survey of Families and Households (NSFH) dataset, Heaton and Blake analyzed how demographic (e.g., education, income) and attitudinal
(e.g., marital quality; chance of divorcing; conflicts over money, childrearing, relatives, and housework; and gender role beliefs) variables of husbands and wives at Wave 1 predicted later divorce (Wave 2). Heaton and Blake found that the best predictors of divorce were the variables associated with the wife (e.g., her age, income, marital history, attitudes) rather than variables associated with the husband. They concluded, “[Our] results are consistent with the claim that females have a better sense of the marital relationship and that they are often depended on to be responsible for the maintenance of their marriages” (p.43).

In sum, empirical studies have found gender differences in reasons for divorcing as well as divorce initiation. It is thus not surprising that other studies have found gender differences in adjustment to divorce.

Gender and Adjustment to Divorce

Maccoby and Mnookin (1992) suggested that there are four distinct aspects of divorce: spousal divorce, parental divorce, economic divorce, and legal divorce, which somewhat structures the first three. One might reasonably extend their argument to posit that four distinct aspects of divorce adjustment exist: spousal adjustment, parental adjustment, economic adjustment, and legal adjustment. I will briefly review empirical findings pertaining to the first three.

Spousal Adjustment

Empirical studies on spousal (i.e., individual) adjustment to divorce most commonly have studied divorcees’ psychological adjustment. Less frequently studied has been divorcees’ physical adjustment to divorce.

Concerning the time frame of divorce and one’s psychological adjustment, women are believed to experience more acute, short-term psychological distress than men during the period leading up to the divorce (Kitson, 1992; Riessman, 1990; Wallerstein & Kelly, 1980; Weiss, 1975). In contrast, men are believed to suffer more prolonged psychological distress after the divorce (Bloom et al., 1978; Braver, 1998; Kitson, 1992; Wallerstein & Kelly, 1980). These temporal differences between men’s and women’s psychological adjustment to divorce may be associated with differences in initiating the
separation and divorce (Melichar & Chiriboga, 1985; Sweeney, 2002). As women are more often responsible for planning and initiating the divorce (Braver et al., 1993), it is reasonable to accept the notion that their trajectory of psychological adjustment occurs earlier in the divorce process than men’s.

A confound in evaluating whether men and women differ in their psychological adjustment to divorce is that the sexes respond differently on instruments measuring psychological distress or morbidity. Men, in most cases, report lower levels of psychological distress or morbidity than women. For example, researchers have found that standardized depression inventories, such as the CES-D, may fail to capture men’s levels of depression, by ignoring gender specific responses to stress, such as men’s greater tendency to externalize psychological distress through destructive behaviors such as alcohol abuse (Riessman, 1990; Umberson & Williams, 1993). Riessman, who discovered her divorced men’s depression only by way of their qualitative accounts, concluded that, “the subtleties of gender differences in emotional response to marital separation are missed in aggregate comparisons of women and men” (p.156-157).

Research findings on gender differences in physical well-being following divorce seem to be a bit more conclusive. Studies more consistently find that men experience greater declines in their physical health as a result of divorce (Bloom et al., 1978; Wu & Hart, 2002). For example, in analyzing data from 9,775 respondents in the National Population Health Survey of Canada (2 panels: 1994-1995 and 1996-1997), Wu and Hart found marital or cohabitation dissolution resulted in poorer physical health for men but not for women, whereas they found both sexes suffered poorer psychological health as a result of dissolution.

Parental Adjustment

For divorced couples who have minor children as a result of their marriage, both genders report parenting adjustment difficulties to divorce, although these difficulties tend to differ according to which parent has primary physical custody of the couple’s children. As women receive primary physical custody in 80% to 90% of all divorce cases (Braver, 1998; Kelly et al., 2005; Meyer & Garasky, 1993; Stamps, 2002), they more frequently report parenting adjustment difficulties associated with role overload/strain.
(Kitson, 1992; Maccoby & Mnookin, 1992; Weiss, 1975). In contrast, men, who typically become the nonresidential parent following divorce, report adjustment difficulties related to diminished child contact and the loss of their parental authority (Arendell, 1995; Braver & Griffin, 2000; Catlett & McKenry, 2004; Kruk, 1992).

**Economic Adjustment**

A convincing body of research links economic adversity to lower levels of individual or familial well-being (Conger et al., 1999; Dooley & Catalano, 1980; Kinnunen & Feldt, 2004; Krause & Baker, 1992; Pearlin et al., 1981; Shapiro, 1996; White & Rogers, 2000). Consequently, a significant amount of scholarly attention has been devoted to the economic outcomes of divorce, especially how those outcomes may jeopardize specific groups (e.g., children, women, etc.).

A majority of studies suggest that women experience more severe financial stress from divorce than men (Duncan & Hoffman, 1985; Hetherington & Kelly, 2002; Hilton & K OPERA-Frye, 2004; Peterson, 1996; Weitzman, 1996). These findings have been consistent whether the studies have used objective (e.g., income, per capita income) or subjective (e.g., perceptions of financial stress) measures of economic adjustment.

However, a handful of studies, some more recent, have been less conclusive as to the magnitude of gender differences in economic adjustment to divorce, or even whether differences exist at all (Braver, 1998; Folse & Varela-Alvarez, 2002; Henman & Mitchell, 2001; McManus & DiPrete, 2001). Braver (1998) contends that many findings on gender differences in economic divorce outcomes are inflated because studies have failed to consider nonresidential parenting expenses and tax consequences. Braver calculated that men’s and women’s economic divorce outcomes differ by no more than 10% when these considerations are included.

In an analysis of more than 9,000 respondents from the National Longitudinal Survey of Youth, Zagorsky (2005) found that following divorce men typically possessed approximately $5,000 more wealth than women, or 2.5 times more. A more dramatic finding by Zagorsky was the large wealth deficits of divorced men and women compared to their single or married peers. For example, divorce was found to reduce individuals’ wealth by approximately 75% compared to that of single persons.
McManus and DiPrete found 80% of the men in their study experienced economic declines following divorce, largely as the result of losing their (former) wife’s income. They concluded by urging scholars against falsely presuming “that the economic losses experienced by women represent economic gains for men” (p.266). It is plausible that men’s financial advantage (and conversely, women’s financial disadvantage) may be shrinking as the result of the continuing gains by women in their participation and earnings in the work place compared to men’s (White & Rogers, 2000).

A Closer Look at Men’s Divorce Adjustment

Comparatively speaking, men’s divorce adjustment has been less studied than women’s and children’s adjustment. This discrepancy is believed to reflect a greater societal interest in the well-being of children following divorce, and as a result, the well-being of the child’s primary caretaker, most often the mother (Hilton & Kopera-Frye, 2004).

Divorcing men also are believed to experience unique role re-adjustment stresses as the result of being displaced from the home due to traditional custody arrangements (Braver & Griffin, 2000; Leite & McKenry, 2002; Umberson & Williams, 1993; Weiss, 1975). This unique role re-adjustment stress may partially explain why divorcing men more quickly repartner (Kitson, 1992), and indicate this repartnering as more important to their postdivorce well-being (Coysh, Johnston, Tschann, Wallerstein, & Kline, 1989; Stone, 2001) and postdivorce identity (Colburn et al., 1992). Men may also more quickly repartner because of their greater dependence upon women for emotional support (Umberson, Chen, House, Hopkins, & Slaten, 1996) and household management and interaction with their children (Seltzer, 1991; Weiss, 1975).

McKenry and Price (1990) proposed that men, in general, may experience more difficulty than women in coping with the emotional consequences of divorce because traditional male socialization leads men “to deny their dependency needs and their feelings about the possible loss of their children, friends, home, possessions, and sometimes status” (p.64). Baum (2003; 2004) offers theoretical and empirical evidence that divorced fathers grieve in a gender distinct manner compared to divorced mothers. Based largely on her work with divorcing mothers and fathers in Israel, Baum asserts that
fathers mourn divorce differently than mothers by entering into the mourning process later and by expressing their mourning more through instrumental as opposed to emotional behaviors.

If one accepts that traditional male socialization problematizes support seeking behavior, and combines this with empirical evidence that social support, by and large, buffers stress (Cohen & Wills, 1985), then it not surprising that studies have found that men who use less social support to cope with their divorce demonstrate poorer adjustment (Kitson, 1992; Wu & Hart, 2002). Interestingly, Richmond and Christensen (2000) found that whereas men and women were fairly equivalent in their use of social supports in coping with divorce, the men failed to perceive benefiting from that support, whereas the women did. Richmond and Christensen’s sample consisted of 99 women and 60 men who had filed and later divorced in Arizona during the early 1990s.

Although divorce adjustment research has examined men’s psychological and physical well-being, men’s economic adjustment or experiences surrounding divorce have largely been overlooked. This oversight has been attributed, in part, to the belief that men’s economic adjustment to divorce is not problematic, and that men may even gain financially from the divorce (Garfinkel & Oellerich, 1989; Thompson & Amato, 1999; Weitzman, 1985). Weitzman’s (1985) widely publicized study finding that divorced men experienced a 42% gain in their standard of living whereas divorced women experienced a 73% loss bolstered this belief. Weitzman later adjusted her findings to a 10% gain for men versus a 27% loss for women (Peterson, 1996; Weitzman, 1996).

Most studies that have assessed divorced men’s economic experiences have utilized objective economic indicators, often for the purpose of making comparisons to divorced women. However, research by Shapiro (1996) suggests that subjective indicators of economic experiences may be more revealing. Shapiro found among divorced and remarried men and women that “subjective assessments of economic distress such as chronic financial strain produce[d] much more significant effects on depression than objective assessments such as family income” (p.196). Conger et al. (1990) observed similar findings among married couples.

Other studies that have utilized subjective measures of men’s economic adjustment to divorce have found that men’s economic adjustment (or maladjustment)
was related to concerns over legal expenses, property division, child support amounts, and requests for rehabilitative alimony (Arendell, 1995; Braver, 1998; Umberson & Williams, 1993). For example, Umberson and Williams found that many of the fathers in their study who lacked sole or joint custody experienced marked levels of distress because they couldn’t control how their child custody payments to their former spouses were being managed. Other studies have found that divorced fathers dislike being financially accountable for paying child support with little or no recourse if their former spouse denies them child visitation (Braver, 1998; Kruk, 1992).

Summary of Empirical Review

Empirical studies suggest that divorce and its adjustment, like marriage, is a relatively gendered experience. Studies find that men and women experience different trajectories in the initiation of divorce, as well as in their spousal, parental, and economic adjustments to divorce. Such gender differences are believed to be partly attributable to the legal nature of divorce (Maccoby & Mnookin, 1992) and will be discussed in the following section.

Focusing solely on men’s adjustment to divorce, studies have linked men’s adjustment difficulties to (a) lesser utilization of social support resources (Kitson, 1992; Wu & Hart, 2002; cf. Richardson & Christenson, 2000); (b) less perceived control in the divorce process (Arditti & Allen, 1993; Arendell, 1995; Braver & Griffin, 2000; Gray & Silver, 1990); (c) decreased contact with children and diminished parental authority (Braver, 1998; Umberson & Williams, 1993; Weiss, 1975); and (d) more often being the recipient rather than the initiator of the divorce (Ahrons, 1994; Braver, 1998; Kitson, 1992; Wang & Amato, 2000). Finally, studies that have utilized subjective measures of men’s economic adjustment to divorce have found men’s economic adjustment to be related to economic stress, concerns over legal expenses and property division, child support amounts and lack of control over how child support is spent, and requests for rehabilitative alimony (Arendell, 1995; Braver, 1998; Catlett & McKenry, 2004; Shapiro, 1996; Umberson & Williams, 1993).
The Legal Context of Divorce

In considering fathers’ economic adjustment to divorce, it is important to consider the legal context of divorce. Maccoby and Mnookin (1992) proposed that the legal context of divorce plays a measurable role in structuring the economic outcomes of divorce. Historically, divorce and its inherent legal obligations have differed by gender (Kelly et al., 2005; Maldonado, 2005; Mason, Fine, & Carnochan, 2001). In the twentieth century, until the 1970s, these gender differences were most apparent in the divorce obligations of child custody and financial support. With few exceptions, divorced mothers were obliged to care for their children. Divorced fathers, in turn, were obliged to financially provide for their children and former spouse, although this financial support wasn’t necessarily enforced (Mason et al., 2001).

Since the 1970s, the legal view of marriage shifted from a dependence model to a partnership model in which the husband and wife are viewed as equal partners. This shift has, in turn, led to a shift in views concerning spousal obligations in the event of divorce. By 1982, 43 states had adopted gender neutral laws that outlawed the presumption that mothers were the best custodians for their children (Mason et al., 2001). Financial obligations were also restructured. Husbands could now legally receive alimony and wives could now legally be liable for debts incurred by their husband (Mason et al.). Additionally during this time period, the advent of “no-fault” divorce laws made it easier for couples to divorce. By 1985, all states had some form of no-fault divorce (Mason et al.).

Despite this legal transition to a gender-equitable partnership model of marriage (and divorce), gender still seems to be play a major role in how divorce obligations are divided between husbands and wives. For example, Kelly et al. (2005) studied 584 individuals from the National Survey of Families and Households Wave I who divorced between 1977 and 1988. They found custody awards were: 80% maternal, 10% paternal, and 10% joint (joint legal only or joint legal and physical). Kelly et al. concluded that, “In spite of the gender neutrality in the law, traditional gender roles appear to persist in the allocation of the primary custodial role after divorce” (p.39).

In an effort to assess the level of gender neutrality or bias in the legal system surrounding custody decrees, Stamps (2002) surveyed 149 judges in the southern United
States. To assess whether maternal or paternal favoritism was present in custody cases, judges were asked to rate their agreement to 10 statements, such as, “Mothers are better parents than fathers due to more experience raising children” (p.5). Stamps found that the judges in his sample consistently exhibited a higher and statistically significant custody preference for mothers. This finding was consistent across all six states in which the study was conducted.

Gender preferences in custody awards may, in fact, play an important role in gender differences in rates of filing for divorce. Brinig and Allen (2000) analyzed more than 46,000 divorce certificates in 1995 from Connecticut, Virginia, Oregon, and Montana. They concluded, “who gets the children is by far the most important component in deciding who files for divorce, particularly when there is little quarrel about property, as when the separation is long” (p.158). They reasoned:

By making a preemptive filing, the wife may be able to secure rights such as child or spousal support that require court enforcement. When the wife files, she is often given temporary custody of the children. Temporary custody, like possession, tends to be ‘nine-tenths of the law’ and plays a role in the assignment of permanent custody, especially where divorce does not occur for some time (p.137).

As mothers most often receive custody then, fathers most often must pay child support. Child support has been linked to fathers’ divorce adjustment, often in a negative sense. For example, a handful of qualitative studies have documented that fathers feel their child support requirements are excessive, or resent having little control over how their child support payments are spent (Catlett & McKenny, 2004; Umberson & Williams, 1993). Additional studies have found fathers who believe it is unfair that they are held accountable for child support compliance, yet have little or no recourse if their former spouse denies them child visitation (Braver, 1998; Kruk, 1992). Huang, Mincy, and Garfinkel (2005) also note that child support compliance may be particularly problematic for low income fathers. Using Current Population Survey data from 1994, 1996, and 1998, they found low income (bottom 25% of income) fathers were required to pay 27% of their income for child support compared to high income (top 25% of income) fathers who only had to pay 16% of their income.
Some scholars counter that the disproportionately higher numbers of maternal custody agreements merely reflect the divorcing couple’s own gender preferences as almost 95% of divorcing couples reach custody agreements without litigation (Gunnoe & Braver, 2001). Stamps (2002), however, warns that judges’ predispositions surrounding gender and custody are likely to bear heavily on many of these “voluntary” custody agreements. Thus, a lawyer may tailor his or her legal advice to match the known custody preferences of a particular judge which, in turn, may persuade one or both parents to forego litigating a custody agreement.

Other scholars have suggested that mothers receive disproportionately higher custody awards at the expense of other benefits such as financial assets. However, Braver and Griffin (2000) have disputed this assumption. In their analysis of longitudinal (n=300) and cross-sectional (n=93) data from divorcing families in Arizona, they found no relationship between mothers’ satisfaction with child custody and their satisfaction with other outcomes. Further, to their surprise, they found that the mothers in their studies – even more so than fathers – thought Arizona’s legal system favored mothers in divorce. “[T]his greater perceived control appeared to be the most effective explanation for females’ greater satisfaction with the terms of their divorce” (p.257).

In fact, rather than mothers perceiving the need to trade assets for custody, it is more likely to be fathers who perceive this need to relinquish financial assets or marital property in order to gain a fairer award of child visitation or custody. In essence, many fathers believe they must be willing to “pay to play.” Catlett and McKenry (2004) found reported divorced fathers’ references to "'buying' their children, 'trading money for custody,' and … 'ransom'” (p.177), which seem to reflect this pay to play sentiment. One form of custody that fathers have been receiving more of in recent years is “joint legal custody” as the courts are expecting divorced fathers to be more active participants in the parenting process. Joint legal custody grants nonresidential parents comparable levels of parenting authority held by residential parents (Mason et al., 2001). Kelly et al. (2005) note that joint legal custody has become a “boiler template” for custody awards. Joint legal custody has been viewed by many as a corrective step in addressing gender bias in custody decisions, and the custody arrangement is also believed to positively impact child support compliance and child adjustment (Huang et al., 2005; Leite & McKenry, 2002).
Summary of Literature Review

Stress theory has been the most widely utilized perspective in the study of divorce. Within this perspective, divorce is primarily viewed as a negative series of events to which individuals adjust depending upon mediators and moderators that alleviate or exacerbate the stressors inherent in the divorce. Most empirical research validates the stressful nature of divorce. Compared to married individuals, divorced individuals exhibit lower levels of psychological, physical, and economic well-being; these findings generally hold true even when other demographic variables (e.g., age, social class, and race) are controlled (Amato, 2000; Kitson, 1992; Shapiro, 1996; Stack & Wasserman, 1993; Wallerstein & Blakeslee, 1989; Weiss, 1975).

Another common theoretical perspective of divorce is gender, although this perspective is seldom acknowledged explicitly. Much empirical research validates gender differences in the divorce experience, including gender differences in reasons for getting divorced, divorce initiation, childrearing and financial responsibilities following divorce, and the paths of psychological and physical health during and following divorce.

Most research on divorce has been quantitative in nature, although there have been some notable exceptions (e.g., Arendell, 1995; Catlett & McKenry, 2004; Hetherington et al., 1976Lawson & Thompson, 1999Riessman, 1990). Qualitative methods may be more effective, however, in revealing unfavorable emotional experiences men may experience during divorce because men tend to underreport negative emotional experiences (e.g., depression, lack of control) on quantitative measures (Riessman).

In addition to the disparity of methods (i.e., quantitative versus qualitative) to study divorce, so too is there a disparity in the volume of divorce research devoted to women’s and children’s experiences versus men’s experiences. The belief that men are not negatively impacted by divorce is, perhaps, most widely associated with men’s economic adjustment to divorce. Although research consistently finds women’s economic well-being declines, often precipitously, following divorce, men’s economic well-being following divorce is sometimes found, and more often presumed, to be favorable. Braver (1998), however, contends that this perception of male economic gain is misinformed. He
attributes the ill founded perception to widely disseminated but errant figures during the 1980s (Braver; Peterson, 1996; Weitzman, 1985, 1996), the negative stereotype of “deadbeat dads,” and the ignoring of nonresidential parenting costs which, if considered, would largely alleviate the economic outcome differences between custodial (typically, mothers) and noncustodial (fathers) parents.

While the public and political concern for the economic well-being of mothers and children is wholly justified, a consequence has been that men’s economic experiences of divorce, particularly their subjective experiences, have been overlooked as men’s economic divorce outcomes have been primarily studied for the purpose of better understanding women’s (and children’s) economic divorce outcomes.

Finally, the stressful and gendered experiences of divorce necessitate a consideration of the legal context of divorce. Studies suggest that despite gender neutral laws the legal system continues to divide up custody and financial support along gender lines, with mothers inheriting the bulk of child custody obligations and fathers inheriting the bulk of financial obligations (Brinig & Allen, 2000; Kelly et al., 2005; Stamps, 2002). A small collection of studies suggests that fathers, more than mothers, experience the legal divorce as disempowering or unjust (Arendell, 1995; Braver, 1998; Braver & Griffin, 2000; Catlett & McKenry, 2004). These fathers’ perceptions of disadvantage appear to be fueled by their perceptions of being slighted in custody decisions and, as a result, being largely relegated to an economic provider role following divorce.
CHAPTER 3

METHODS

The purpose of this qualitative study is to explore the economic experiences of fathers who divorce. This research is part of a larger project funded by The Ohio Department of Mental Health entitled, *Ohio Department of Mental Health Survey: Adjustment to Coparenting After Divorce*. The research project was conducted by Patrick McKenry, former Professor of Family Science and Human Development at The Ohio State University, and Beth Catlett, Professor of Women’s Studies at DePaul University. The study was approved by The Ohio State University Behavioral and Social Sciences Research Risk Committee. The larger research project from which this study derives was conducted in two parts: A quantitative mail survey and in-depth qualitative interviews. The primary method of data collection for the present study was in-depth interviews with 20 divorced fathers that allowed an exploration of these fathers’ economic experiences of divorce.

Quantitative Sample and Data Collection Methods

The quantitative sample for the research project was selected from: (a) court records of couples with minor age children who had filed for divorce in the preceding three years, (b) newspaper advertisements, and (c) advertisements with two divorce support groups. Two Ohio counties, Marion and Franklin, were targeted for the sample. Marion County is equally urban and rural; Franklin County is metropolitan.

The survey was first pilot tested on two males and two females who fit the profile of the study’s targeted population to assess the survey’s clarity and appropriateness. Once the survey had been pilot tested, potential subjects were sent a survey and cover letter inviting their participation (Appendix A). The letter explained the study’s purpose, noted
its sponsors (Ohio Department of Mental Health and The Ohio State University), and promised participants $20 remuneration if they completed and returned the approximately half-hour long written survey. An additional $50 remuneration was promised if the respondent volunteered for and was subsequently selected to participate in an approximately 90-minute long in-depth interview. A reminder postcard was sent a week after the survey was mailed to encourage subjects’ participation (Dillman, 1991).

Between October, 1999, and March, 2000, 1,090 surveys were mailed to prospective respondents. Numerous mailings (n=133) were returned because the individual had moved and left no forwarding address. This left 957 potential respondents. Four surveys that were returned completed were excluded from later data analysis because the respondent and his or her former spouse had reconciled, effectively terminating the divorce, or because the respondent’s spouse was deceased, reducing the number of potential subjects to 953. Of these, 274 divorced parents (129 males and 145 females). Fifty-two of these parents represented divorced couples, although paired data was not purposefully sought. The 274 responses represented a response rate of 29% that, although low, is nevertheless considered to be average for unsolicited mail surveys (Dillman, 1991). Because some of the demographic data obtained from the mail survey were incorporated into the present study, these demographic questions are listed in Appendix B.

Qualitative Sample and Data Collection Methods

The qualitative sample for the larger research project was comprised of 24 males and 24 females who were chosen from the larger pool of survey respondents. Subjects were solicited for the interview portion of the study based on their comparably high(er) reported histories of conflict with their former spouse. High conflict respondents were identified based on an evaluation of their responses to two questions on the written survey. The first question consisted of three items from Ahrons’ Quality of Coparental Communication Scale (1981). The second question contained 35 items from the Revised Conflict/Tactics Scale (CTS2) (Straus, Hamby, Boney-McCoy, & Sugarman, 1996) (See Appendix C). In addition, some respondents were solicited to participate in the qualitative portion of the study based on their open ended responses to the question, “For what
reason did you divorce?” or based on comments that were unsolicited. For example, one respondent wrote the following unsolicited comment on the back (blank) page of his survey, and his comment helped us decide to invite him to participate in the qualitative portion of the study:

Vince: …. No marriage which goes bad is a simple story. My main concern is that apparently I’m a father who really wants to be a dad. My ex basically “quit.” I didn’t have an affair. I didn’t desert, I didn’t miss a night tucking in my daughter, or a “paycheck”-- which, after “sperm-donor,” is still all I am to my ex! Loss of the “Dream” is bad enough, but why do I get my ass handed to me? She took two years to plan the split -- and she gets our daughter? What, other than the court precedent, makes her a “better” parent where she has 24 days [a month] and I have 6 with my child?! And I pay her [child support] with no accountability. I would like to interview with you [as] there is more. Thank you.

Subjects were interviewed within three months after returning their written survey. The interviews ranged from 45 minutes to three hours, but generally lasted about 90 minutes. At the outset of the interview, subjects signed a consent form (Appendix D). Subjects were interviewed in their natural settings (Gilgun, 1999), either in their home, or if they preferred, at a public location such as a library or café. Prior to each interview, the respondent’s mail survey was reviewed by the interviewer in order to identify any information that needed clarifying or that might serve as useful probes. This familiarization with the respondent’s divorce circumstances facilitated quicker rapport building at the interview’s outset (Fontana & Frey, 1998). The interviews were divided among three interviewers. One interviewer, male, was a doctoral student in Human Development and Family Science. Two interviewers, one female, one male, were recent Ph.D.s in Human Development and Family Science. Two interviewers, one female, one male, were recent Ph.D.s in Human Development and Family Science.

The interviews followed a semi-structured format (Berg, 1998; Fontana & Frey, 1998). Questions were open-ended, allowing for follow-up probes to focus the respondent’s attention on particular topics of interest. This semi-structured interview format enabled the interview to take on a conversational quality, facilitating a greater openness and level of trust from both the respondent and the interviewer (Fontana & Frey, 1998). The interview guide (Appendix E) spanned essentially three periods: (a) the marital breakdown; (b) the process of separation / divorcing; and, (c) postdivorce. Special attention was given to experiences of physical and verbal conflict, parenting conflict,
gender role conflict, legal conflict, and economic conflict. This latter area, economic conflict, although not a primary focus of the larger study, emerged as the main focus of this dissertation.

Data Analysis

Because the primary source of data used for this study was the in-depth interview, only qualitative data analysis is discussed here. For descriptions of the analyses of the study’s quantitative dataset, the reader is directed to Toews, McKenry, and Catlett (2003).

The in-depth interviews were tape recorded, transcribed verbatim, and proofread. Of the 24 interviews on divorced fathers that were completed, two interviews were lost as a result of tape recorder error and could not be included in the data analysis. However, based upon interviewer recollections and review of the two subjects’ survey responses, the lost interviews did not appear to differ appreciably in themes from the intact interviews that were ultimately used in the data analysis. Thus, the exclusion of two interviews from the data analysis is not thought to significantly alter the analytic findings.

Two additional interviews were excluded part way through the data analysis. This occurred when it was realized that the cases had been picked to be interviewed as the result of misleading and misunderstood answers on their surveys. In other words, the cases did not match the criterion for the qualitative segment of the study, and had this been known in advance, they would not have been selected for interviews. In the first case, it was discovered that the economic and custody conflicts reported by the respondent on his survey were not with his ex-wife, but with the mother of a mutual child born out of wedlock. The respondent’s relationship with his first wife had been and was amicable, and the children from that marriage were grown. The second case was excluded for similar reasons – a blurring of data between a first ex-wife (largely amicable, children grown) and a second wife (short lived marriage, no children, high conflict). In hindsight, it seems that the survey needed to be even more explicit in instructing respondents to limit the focus of their responses to one relationship. The exclusion of these two cases left a sample size of 20 fathers for this study.
Textual analysis (Gilgun, 1999) was performed by identifying themes and patterns both within and between subjects’ stories (Fontana & Frey, 1998). This textual analysis process reflects a latent content analysis, or analysis of the “symbolic content,” of the respondents’ narratives (Berg, 1998). First, the 20 transcripts were read to identify fathers’ experiences within broad categories, such as “causes of divorce.” Next, the transcripts were read four additional times over a one year period in order to code and categorize subjects’ experiences by emergent subtopics (Huberman & Miles, 1998) such as “cause of divorce – economic conflict.” During this analytic process, new topics emerged to replace or absorb existing topics causing a reconsideration of underlying theoretical associations. The coding and categorizing process also helped to provide a more concrete sense of the frequencies and associations of the divorced fathers’ experiences. Appendix F lists the four coding outlines that emerged over time as the result of the iterative data analysis.

The textual analysis reflected both deductive and inductive processes (Huberman & Miles, 1998). Deductively, gender and, later, stress perspectives guided the research process. For example, particular speculation and attention was given to attitudes and behaviors toward gender roles and ideologies to try and better understand divorce and postdivorce conflict between (former) spouses. Inductively, the prominent volume of narrative that fathers devoted to their economic experiences of divorce emerged from the data and this unexpected finding became the impetus for this study. However, rather than simply stopping at describing these fathers’ economic experiences, the findings are drawn back to the study’s overarching (deductive) gender and stress frameworks. Thus, the data analysis goes a step further by interpreting how fathers’ economic experiences of divorce might be explained within a theoretical perspective of gender role strain or stress and coping. This serves to anchor the findings to theory by critiquing the theory’s utility and fit.

Validity and Reliability

The assimilation of the quantitative principles of validity and reliability into qualitative research has been widely divergent (see Denzin & Lincoln, 1998). This divergence seems to largely result from the divergent paradigms which qualitative researchers follow. For example, whereas postpositivist qualitative researchers seem to be
the most likely candidates to embrace validity and reliability, constructivist qualitative researchers would seem to be more neutral. On the opposite hand, critical and feminist-poststructural qualitative researchers may dismiss validity and reliability altogether (Denzin & Lincoln) or, at minimum, radically alter their form and meaning.

The present study springs from the constructivist paradigm. Constructivism assumes the existence of multiple realities, that knowledge is subjectively produced, and that naturalistic (in the real world) methodological procedures are the best way to access this knowledge (Denzin & Lincoln, 1998). Research findings may be valid, but only in regards to the slice of reality the research is able to describe (see Denzin & Lincoln; Maxwell, 1992, for discussions on paradigms and validity and reliability in qualitative research).

Despite the differences among qualitative researchers in their paradigmatic or methodological beliefs, researchers increasingly appear to be acknowledging the importance of making the rigor of their research more transparent, in an effort to convey credibility (or some other term, e.g., validity, reliability, trustworthiness) and, thus, legitimacy to qualitative research. Morse and Richards (2002) argue:

[T]o claim that reliability and validity have no place in qualitative inquiry is to place the entire paradigm under suspicion; such a claim has ramifications that qualitative inquiry cannot afford…. Qualitative researchers can and do defend their own work as solid, stable, and correct. It is these claims that give qualitative research legitimacy and thus the right to be funded, to contribute to knowledge, to be included in curricula, and, most important, inform policy and practice (p.168).

The question, then, is what makes qualitative research credible or rigorous? Or, “solid, stable, and correct” as Morse and Richards (2002) prescribe? What are accepted criteria that demonstrate rigor which, in turn, can lead us to presume that the qualitative research is valid and perhaps even reliable? (Qualitative researchers more often embrace or assimilate the concept of validity. The concern for establishing reliability in qualitative research is less accepted. For example, Maxwell [1992] contends that no study design, qualitative or quantitative, can guarantee the same results upon replication.) Morse and Richards proposed several, practical criteria to assess rigor, and thus, the validity or trustworthiness of qualitative research. The remainder of the section will assess this study’s rigor in accordance with several of their criteria.
Assessing This Study’s Rigor

Morse and Richards (2002) outlined 12 separate facets in designing and carrying out a qualitative study that positively or negatively impact the study’s rigor, and thus, presumably, its validity. For the purposes of brevity, this writer has collapsed, renamed, or excluded some of Morse and Richard’s 12 facets of rigor to narrow the discussion down to five factors concerning rigor. However, the content presented remains almost entirely Morse and Richard’s. The five factors are (a) researcher skill level, (b) literature view, (c) methods and design, (d) sampling, and (e) coding. Each factor will be briefly described, then evaluated.

Researcher skill level. Morse and Richards (2002) cite that researcher skill level is of critical importance because “the researcher is the instrument” (p.168). Consequently, the researcher should have training in qualitative methods and design upfront.

The present study was designed by two principal investigators. The first investigator possessed 25 years of experience in the research of divorce, family violence, and fathering. The second investigator was a trained qualitative researcher who completed a qualitative study for her dissertation, which was very similar to the qualitative portion of this study. This writer was a graduate research assistant to the project and was responsible for carrying out approximately 80% of all interviews performed during the study. Further, this writer had taken graduate coursework in qualitative methods and, prior to graduate school, had conducted approximately 250 social history interviews while employed as a social worker.

Literature review. Morse and Richards (2002) remind researchers of the importance of conducting a thorough literature review to insure that the researcher knows what to ask (pertains to knowledge of topic and underlying theory) and how to ask (pertains to method). Not all qualitative methodologies agree on the importance of the literature review prior to entering the field. Certain strands of grounded theory methodology, for example, prefer the researcher not be steeped in the literature prior to entering the field to ensure that the researcher is open to wide and new interpretations of, and theorizing about, the data. Even qualitative researchers who prescribe doing a literature review before entering the field worry about the researcher being open to new interpretations of the data. The researcher must “bracket” or set aside the knowledge
learned from the literature review to ensure that it doesn’t obstruct or narrow the researcher’s “vision.” Morse and Richards note that, “A common source of invalidity is the researcher’s seeking out what the literature suggests he or she should find” (p.169).

The larger study (from which the present study arose) conducted an indepth review of the divorce and family violence literatures, paying particular attention to marital, divorce, and coparenting conflict, gender and power, and overall divorce adjustment. Economic conflict was included as part of the literature review, but only as it related to conflicts over gender ideologies and power. Consequently, the present study contains what might be considered both strengths and weaknesses as to the literature review performed prior to entering the field. A possible weakness is that not all economic divorce literature was reviewed. However, one could argue that this omission actually constituted a strong point. Not reviewing the wider economic divorce literature served to bracket that knowledge, effectively helping to ensure that the researcher was “open” to the data.

Indeed, Mathews (2005) notes that the literatures and research questions that one begins a study with may differ from the literatures and research questions one utilizes to analyze and make sense of the data. Such was the occurrence for this study. After gathering the data and entering into the analysis stage, it became apparent that a new area of literature – stress (including economic stress) – needed reviewing, whereas the literature review pertaining to family violence was no longer needed.

Methods and design. Morse and Richards (2002) note that qualitative research methods, among other things, are aptly suited for researching questions about (a) complex, changing, and/or highly contextualized phenomena, (b) how respondents experience that phenomenon (i.e., their perceptions and interpretations), and/or (c) “where previously offered understanding appears inadequate (thin, biased, partial)” (Morse & Richards, p.27). These aforementioned reasons were all consistent with the aims of this study.

Techniques for generating qualitative data vary widely depending upon the method used. Morse and Richards (2002) note that the semi-structured interview method, which this study used, is often used as a “‘stand-alone method’” (p.91). That is, it is not tied to specific, additional guidelines of data making and analysis of a particular
methodology such as grounded theory or ethnography. The semi-structured interview as a “stand-alone method” was felt to be sufficiently adequate for the present study. Previous studies of subjective accounts of divorce have also utilized this method (e.g., Catlett & McKenry, 2004).

**Sampling.** Qualitative researchers typically use one or some combination of the following sampling procedures: (a) purposeful sampling (subjects have good knowledge of and ability to articulate the phenomenon being studied), (b) snowball sampling (subjects refer other subjects), (c) convenience sampling (any solicited subject that is willing to participate), and, (d) theoretical sampling (seeking participants “according to the emerging theoretical theme” [p.173]) (Morse & Richards, 2002). Continued sampling is advised to help ensure saturation, that is, where “each category is thick and rich and until it replicates” (Morse & Richards, p.174). Contrary to quantitative research, sampling bias is actually desirable. “[O]utstansingly good and bad examples [are sought because] … [a]verage experiences are difficult to explore, as the characteristics of the phenomenon of interest are diluted” (Morse & Richards, p.173).

The present study used a combination of sampling methods. The larger quantitative study initially used random sampling from court records. As survey results came in, purposeful and snowball sampling techniques were used in an effort to attract more minority and more male respondents. Purposeful sampling was used for the qualitative portion of the study. Survey completers who reported high physical and/or verbal conflict during their marriage or divorce who were willing to be interviewed were targeted for the qualitative sample, given the study’s overarching focus on co-parenting conflict.

Although the sampling was felt to be sufficiently adequate, it would have been more desirable to have sampled a broader representation of subjects. For example, had this study purposefully sampled subjects who reported “low” verbal and/or physical conflict during marriage and/or divorce, this might have revealed more insight into the relationship between other forms of conflict during marriage/divorce and the experience of economic tension. Unfortunately, by the time economic tension came to light as the focus of the data analysis, the study had been out of the field for several months and re-entering the field was no longer viable.
Coding. Coding is defined as “selecting a portion of text and assigning it to a category” (Morse & Richards, 2002, p.31). Morse and Richards do not necessarily believe that multiple coders are superior to a single coder to ensure valid interpretation of the data. The present study did not use multiple coders. The coding is argued to be credible for the following reasons. First, there was consistency or saturation in themes that emerged from the data analysis. Such consistency in findings would imply, at a minimum, that there was a consistency in the use of names of codes or themes. Second, there was, to some extent, an informal checking of coding done by this researcher’s dissertation committee. In reading the narratives in Chapter 4, committee members were able to agree or disagree whether the narratives were appropriate for those codes or themes to which this researcher had assigned. Third, there appeared to be consistency in this study’s findings (and codes) compared to other studies involving divorced fathers (e.g., Arendell, 1995; Catlett & McKenry, 2004; Gerson, 1993; Lawson & Thompson, 1999; Riessman, 1990; Wallerstein & Kelly, 1980; Umberson & Williams, 1993; Wallerstein & Kelly, 1980; Weiss, 1975). Indeed, a number of concepts and, thus, code labels, of fathers’ experiences were informed from these prior studies. Appendix F reveals how researcher’s coding themes and focus evolved and changed through the data analysis process.

Despite the aforementioned arguments defending the validity of the study’s coding, it is acknowledged that multiple coders would have probably added greater validity to the study. However, multiple coding is not fail safe, and can prove to be problematic, particularly as coding moves from being primarily descriptive to being increasingly interpretive. Morse and Richards (2002) convey this in their discussion of auditing a study’s coding.

It is almost always impossible for an outsider to audit another researcher’s coding, because coding … is a complex process of creation and interpretation of categories and selection of relevant materials…. Having an outside auditor code data independently will never justify the coding done. If the coders agree, it must mean that the coding was largely descriptive. If they disagree, we learn something about their different backgrounds and disciplines, but not about the study (p.177).
Standpoint of the Researcher

Finally, because naturalistic inquiry represents an interaction between the subject and the researcher, it seems only fair that the reader know about my relationship to the subject. Fifteen years ago, when I was 28, my first wife and I dissolved our four year marriage. The nature of my “divorce” with my ex-wife was, thankfully, amicable, and without children. We shared an attorney (hers) and divided up the property without contest. I have often described my divorce as both the best and the worst thing that ever happened to me. The worst thing was dealing with the trauma of having a marriage not succeed and having been the one who had been left. The best thing was that the divorce forced me to confront my responsibility in the relationship’s demise. Support groups, counseling, and various other self-help endeavors helped me to reach a new and better life, an integral part of which has been remarrying and becoming a parent.

I am also a child of divorce, a point I almost overlooked. My parents divorced when I was eight years old. Although I consider my parents’ divorce was more a negative than positive experience for me, there were some positives. Perhaps the greatest of these were that my parents maintained a civil co-parenting relationship and modeled integrity by not expressing ill-will towards behind one another’s back in front of us children.

As to my relationship to the subjects researched, I cannot really say that I had strong feelings one way or the other as I entered into the field to conduct these interviews. My beliefs at the time perhaps were, and I think continue to be, that the reasons for divorce are seldom as simple or one-sided as they are often portrayed; despite the best intentions, divorce happens, and few individuals who marry are fully immune to divorce.

Sample Characteristics

Tables 3.1 and 3.2 on the following pages summarize the sample characteristics of the 20 fathers who participated in the study. In each table, the fathers are listed alphabetically by pseudonyms. This alphabetical ordering of pseudonyms also is intended to provide approximate references to the participant’s age. Younger aged participants such as Aaron (23), Brian (28), and Chris (28) are found in the beginning of the alphabet; older aged participants such as Tim (46), Vince (48), and Will (48) occupy the end of the alphabet.
Seventeen fathers (85%) were White, and three fathers (15%) were Black (See Table 3.1). Approximately one third (n=7) of the fathers had married by age 21, and 12 fathers (60%) reported having a child within the first year of the marriage. For approximately two-thirds (n=14) of the sample, the marriage and divorce that was in question were the subjects’ first. The remainder (n=6) of the sample had been married once previously. Sixteen of 20 fathers (80%) reported that that their wife initiated the marital separation, and 11 of 20 indicated further that their wife had been the spouse who had “wanted the divorce more” (See Table 3.1). By comparison, five fathers (25%) indicated the decision to divorce had been mutual and four fathers (20%) indicated they had wanted their divorce more. These findings mirror prior studies’ findings that wives are more likely to initiate the marital break up, either through filing for divorce or by asking for a physical separation (Braver et al., 1993; Brinig & Allen, 2000; Colburn et al., 1992; Wallerstein & Blakeslee, 1989).

The average length of marital separation for the fathers in the study was 1.5 years, but ranged from six months to 8 years (See Table 3.1). The three Black fathers reported significantly longer separation lengths (eight- , three- , and two years, respectively) than the 17 White fathers (one year average). Lengths of marriage varied from 18 months to 27 years with an average of 11 years. Five marriages (25%) were terminated by the fifth year, nine (45%) ended between the sixth and tenth years, and six (30%) were terminated after 11 or more years. Fourteen fathers (70%) reported some form of shared custody involving their children. Two fathers (10%) had sole custody; and the remainder (20%) reported their children were in the custody of their ex-wives. Most (75%) fathers reported having either one or two minor-aged children from their former marriage with the most number of children being four.

At the time of the study, the fathers’ ages ranged from 23 to 48 (See Table 3.2). The mean age of the sample was 38 and the standard deviation was 6.5 years. Half of the sample respondents fell in the 39 to 42 year old age range, having been born between 1958 and 1961. The average time since divorce for fathers in the study was 1.5 years with a range from one month to 2.5 years. Seven fathers (35%) reported being remarried or cohabiting, seven fathers (35%) reported they were currently dating, and six fathers (30%) reported they were currently unattached.
The education levels of the fathers and their former spouses were ranked along the following tiers: (a) high school degree; (b) post-high school vocational/technical training; (c) one to two years of college; (d) three to four years of college; (e) college degree; and (f) graduate degree. Eleven fathers (55%) reported having had some college education and four fathers (20%) reported having earned graduate degrees (See Table 3.2). The overall education level of the sample exceeded the typical education level for all males, 25 and older, in the two counties studied (U.S. Census, 2003a).

Table 3.2 reveals that the majority of fathers in the study held comparable educational levels to those of their former spouse. Fifteen fathers (75%) reported education levels that were equivalent or no more than one tier above or below that of their former spouse. Thus, respondents’ ex-wives’ education levels (reported by the respondents) were roughly equivalent to respondents’ own education levels, with the following exceptions. More fathers (n=11) than ex-wives (n=5) completed from one to four years of college, although more ex-wives (n=7) than fathers (n=4) had obtained graduate degrees. No fathers versus two ex-wives completed high school as their highest levels of education. Nearly equal numbers of fathers (n=5) and ex-wives (n=6) completed vocational training.

The occupation levels of the subjects and their former spouses were ranked according to Hollingshead’s (1957) eight occupational scale categories: (a) professional (higher executives, professionals); (b) managerial (business managers, medium-sized business managers, lesser professionals); (c) semi-professional / administrative (administrative personnel, small business owners, semi-professionals, farmers); (d) clerical / sales / technical (clerical and sales workers, technicians, very small business owners); (e) skilled (skilled manual employees); (f) semi-skilled (machine operators, semi-skilled employees); (g) unskilled workers; and (h) unemployed workers (See Table 2). The 20 fathers in the study were distributed among these occupational categories as follows: managerial (n=3), semi-professional / administrative (n=7), clerical / sales / technical (n=2), skilled (n=4), and semi-skilled (n=4) (See Table 3.2). Seven fathers (35%) fell in the semi-professional/administrative category, the most common category. No fathers fell in the highest occupational category, “professional,” or the lowest two occupational categories, “unskilled” and “unemployed.”
Ex-wives’ occupational levels (as reported by the husbands) were roughly equivalent, although more widely distributed: professional (n=1), managerial (n=3), semi-professional/administrative (n=4), clerical / sales / technical (n=6), semi-skilled (n=4), and unemployed (n=2). As can be seen, the most common occupational category for ex-wives was clerical /sales / technical (n=6) (See Table 3.2).

Finally, the annual income levels of the fathers in the study were noted to be higher than the population at large. Fathers’ reports of their total annual income from all sources were: $10,000 to $29,999 (n=4); $30,000 to $39,999 (n=7); $40,000 to $49,999 (n=6); and $50,000 to $69,999 (n=3). According to U.S. Census data, the median income for males in 1999 was approximately $29,500 for the two counties studied (U.S. Census, 2003b), although this figure includes males as young as 16 who were likely to have lower earnings.

In conclusion, although the sample subjects varied in their characteristics, a profile of the “average” respondent, if constructed, would portray a White father in his late 30s with some college education earning almost $40,000 annually. The respondent was left by his wife after an 11 year marriage that produced one or two children. By the time of the study, the respondent had been divorced a year and a half and was more likely than not to be involved in another relationship (i.e., dating, cohabiting, or remarried). The respondent shared legal if not physical custody of his children with his former spouse. Chapter 4, Findings, provides a synopsis of each father’s story of divorce.
<table>
<thead>
<tr>
<th>Name</th>
<th>Race</th>
<th>Age Married</th>
<th>Child Within 1st Yr. of Marriage</th>
<th>Who First Initiated Separation?</th>
<th>Approx. Length of Separation (Months)</th>
<th>Who Wanted Divorce More?</th>
<th>Total Length of Marriage (Years)</th>
<th>Custody Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aaron</td>
<td>White</td>
<td>19</td>
<td>Yes</td>
<td>Wife</td>
<td>24</td>
<td>Wife</td>
<td>2</td>
<td>Ex- Sole custody</td>
</tr>
<tr>
<td>Brian</td>
<td>White</td>
<td>20</td>
<td>Yes</td>
<td>Wife</td>
<td>12</td>
<td>Wife</td>
<td>5</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
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<td>19</td>
<td>Yes</td>
<td>Subject</td>
<td>12</td>
<td>Mutual</td>
<td>9</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
<td>Dan</td>
<td>White</td>
<td>24</td>
<td>Yes</td>
<td>Wife</td>
<td>36</td>
<td>Mutual</td>
<td>6</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
<td>Eric</td>
<td>White</td>
<td>25</td>
<td>No</td>
<td>Subject</td>
<td>7</td>
<td>Subject</td>
<td>7</td>
<td>Ex- sole custody</td>
</tr>
<tr>
<td>Frank</td>
<td>White</td>
<td>26</td>
<td>No</td>
<td>Wife</td>
<td>9</td>
<td>Wife</td>
<td>9</td>
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</tr>
<tr>
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<td>Wife</td>
<td>6</td>
<td>Wife</td>
<td>1.5</td>
<td>Ex- Sole custody</td>
</tr>
<tr>
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<td>Wife</td>
<td>24</td>
<td>Mutual</td>
<td>11</td>
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</tr>
<tr>
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<td>White</td>
<td>27</td>
<td>Yes</td>
<td>Wife</td>
<td>12</td>
<td>Subject</td>
<td>10</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
<td>Kevin</td>
<td>White</td>
<td>21</td>
<td>Yes</td>
<td>Wife</td>
<td>18</td>
<td>Wife</td>
<td>18</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
<td>Larry</td>
<td>White</td>
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<td>Wife</td>
<td>9</td>
<td>Wife</td>
<td>9.5</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
<td>Mark</td>
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<td>35</td>
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<td>Both</td>
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<td>9.5</td>
<td>Joint Legal/Shared</td>
</tr>
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<td>White</td>
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<td>Wife</td>
<td>13</td>
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</tr>
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<td>Wife</td>
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<td>Wife</td>
<td>18</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
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<td>Black</td>
<td>19</td>
<td>Yes</td>
<td>Wife</td>
<td>36</td>
<td>Mutual</td>
<td>21</td>
<td>Sole custody</td>
</tr>
<tr>
<td>Tim</td>
<td>White</td>
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<td>No</td>
<td>Wife</td>
<td>10</td>
<td>Wife</td>
<td>10</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
<td>Vince</td>
<td>White</td>
<td>36</td>
<td>No</td>
<td>Wife</td>
<td>6</td>
<td>Wife</td>
<td>10</td>
<td>Joint Legal/Shared</td>
</tr>
<tr>
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<td>Black</td>
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<td>No</td>
<td>Wife</td>
<td>96</td>
<td>Subject</td>
<td>27</td>
<td>Sole custody</td>
</tr>
</tbody>
</table>

**TABLE 3.1. FATHERS’ MARRIAGE, SEPARATION, AND DIVORCE CHARACTERISTICS (n=20)**
<table>
<thead>
<tr>
<th>Name</th>
<th>Age at Time of Study</th>
<th>Time Since Divorce (Years)</th>
<th>Current Relationship Status</th>
<th>Education</th>
<th>Ex-Wife’s Education</th>
<th>Occupation Level</th>
<th>Ex-Wife’s Occupation Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aaron</td>
<td>23</td>
<td>2</td>
<td>Cohabiting</td>
<td>3-4 yrs college</td>
<td>1-2 yrs college</td>
<td>Clerical/Sales/Tech</td>
<td>Semi-skilled</td>
</tr>
<tr>
<td>Brian</td>
<td>28</td>
<td>2</td>
<td>Dating</td>
<td>Grad degree</td>
<td>Grad degree</td>
<td>Managerial</td>
<td>Clerical/Sales/Tech</td>
</tr>
<tr>
<td>Chris</td>
<td>28</td>
<td>0.5</td>
<td>Cohabiting</td>
<td>Voc/Technical</td>
<td>Voc/Technical</td>
<td>Clerical/Sales/Tech</td>
<td>Semi-skilled</td>
</tr>
<tr>
<td>Dan</td>
<td>31</td>
<td>0.1</td>
<td>Dating</td>
<td>Voc/Technical</td>
<td>High school</td>
<td>Semi-skilled</td>
<td>Unemployed</td>
</tr>
<tr>
<td>Eric</td>
<td>33</td>
<td>0.8</td>
<td>Cohabiting</td>
<td>3-4 yrs college</td>
<td>Grad degree</td>
<td>Semi-Prof/Admin</td>
<td>Semi-Prof/Admin</td>
</tr>
<tr>
<td>Frank</td>
<td>36</td>
<td>1</td>
<td>Not Dating</td>
<td>1-2 yrs college</td>
<td>Grad degree</td>
<td>Skilled</td>
<td>Professional</td>
</tr>
<tr>
<td>Greg</td>
<td>37</td>
<td>1.8</td>
<td>Remarried</td>
<td>1-2 yrs college</td>
<td>Voc/Technical</td>
<td>Semi-skilled</td>
<td>Clerical/Sales/Tech</td>
</tr>
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<td>Clerical/Sales/Tech</td>
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<tr>
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<td>Skilled</td>
<td>Semi-skilled</td>
</tr>
<tr>
<td>Kevin</td>
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<td>Voc/Technical</td>
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</tr>
<tr>
<td>Larry</td>
<td>39</td>
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<td>Dating</td>
<td>Grad degree</td>
<td>Grad degree</td>
<td>Semi-Prof/Admin</td>
<td>Managerial</td>
</tr>
<tr>
<td>Mark</td>
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<td>1.5</td>
<td>Not Dating</td>
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<td>1-2 yrs college</td>
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<td>Clerical/Sales/Tech</td>
</tr>
<tr>
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<td>Not Dating</td>
<td>3-4 yrs college</td>
<td>3-4 yrs college</td>
<td>Semi-skilled</td>
<td>Semi-Prof/Admin</td>
</tr>
<tr>
<td>Oliver</td>
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<td>Dating</td>
<td>Voc/Technical</td>
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<td>Skilled</td>
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</tr>
<tr>
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<td>41</td>
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<td>Grad degree</td>
<td>Grad degree</td>
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<td>Managerial</td>
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<tr>
<td>Richard</td>
<td>41</td>
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<td>Remarried</td>
<td>3-4 yrs college</td>
<td>Grad degree</td>
<td>Skilled</td>
<td>Clerical/Sales/Tech</td>
</tr>
<tr>
<td>Steve</td>
<td>42</td>
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<td>Remarried</td>
<td>3-4 yrs college</td>
<td>Voc/Technical</td>
<td>Semi-Prof/Admin</td>
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</tr>
<tr>
<td>Tim</td>
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<td>Semi-Prof/Admin</td>
<td>Semi-Prof/Admin</td>
</tr>
<tr>
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<td>Semi-Prof/Admin</td>
<td>Managerial</td>
</tr>
<tr>
<td>Will</td>
<td>48</td>
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<td>1-2 yrs college</td>
<td>High school</td>
<td>Semi-Prof/Admin</td>
<td>Unemployed</td>
</tr>
</tbody>
</table>

**TABLE 3.2. FATHERS’ DEMOGRAPHIC CHARACTERISTICS (n=20)**
Summary and Limitations

A value of qualitative methodology is its potential to expose experiences and meanings that may otherwise be overlooked by broader, less in-depth approaches. It is hoped that this study’s in-depth approach may shed greater light on the economic experiences of divorcing fathers -- a topic that is not well-understood and often presumed to be unproblematic. That said, this study does have several inherent limitations.

First, because of the study’s small convenience sample, we cannot infer whether the themes and experiences of the 20 divorced fathers in this study are typical for most divorced fathers. Second, variations within the sample make it difficult to reach broad conclusions. Because the subjects in the sample were not uniform in education level, race, marital duration, number and sex of children, divorce initiator status, time since divorce, legal and economic divorce experiences, and nature of marital and postdivorce conflict, it is difficult to state with certainty why the subjects had the experiences they did. For example, the marital separation lengths reported by the three black fathers in the sample were, on average, four times as long as the average separation length reported by the white fathers, which raises questions as to whether this time difference impacted the economic divorce experiences of black fathers and white fathers differently.

Third, the data in this study are retrospective and reflect only the male subjects’ experiences. Hopper (2001) notes a limitation of retrospective “personal accounts” research is that subjects may alter their account of the event over time in order to be consistent with their identity, circumstances, or others’ expectations. Mathews (2005) reminds us that with qualitative data, “[T]he assertions made by informants cannot be treated as truth ... only that the [informant] believes [it to be true]” (p.806-807). Yet such “subjectivity” is permissible in the qualitative paradigm because qualitative research attributes greater importance to understanding why individuals perceive different experiences than to determining whether individuals’ reports of their experiences are “valid” against some external reality (Denzin & Lincoln, 1998).

Nevertheless, the data could have been strengthened had additional data sources been incorporated (Huberman & Miles, 1998). For example, incorporating responses from former spouses, children, or key members of the subject’s social network, or taking
multiple measures over time, could have enhanced the validity of the data. Mathews (1995) notes, however, that using a single data source still remains the rule rather than the exception in qualitative as well as quantitative research on the family.

A final limitation of the data is that because of its retrospective nature it is difficult to speculate on cause and effect (Booth & Amato, 1991; Kitson & Morgan, 1990). Despite these limitations, Amato and Previti (2003) note the value, and urge the wider use, of retrospective data for better understanding individuals’ experiences of divorce adjustment, and in particular, how individuals’ retrospective accounts of their divorce may relate to their later adjustment.
CHAPTER 4

RESULTS

This chapter begins with brief biographies that attempt to capture the essence of each father’s divorce experience. It is hoped that the biographies will familiarize the reader more intimately with the subjects in the study as well as serve as a reference when reviewing the findings. Each biography attempts to characterize the reasons for the father’s divorce, his economical and emotional experience of the divorce, and his current coparenting relationship. Following these biographical introductions, the chapter will report on the major themes of the fathers’ economic experiences of divorce.

Biographies

Aaron

Aaron, a computer mainframe operator, got married at age 19. He and his wife dated a year and a half before marrying. Once their two sons were born, Aaron and his wife, a nurse’s assistant, agreed that Aaron would work two full-time jobs in order that she could stay home to “raise their sons right.” Aaron portrayed his ex-wife as infirm and overly influenced by her parents. For example, Aaron had to drive his wife to do all of her shopping and errands because of a disability. Aaron also said he believes his ex-wife’s parents put her up to getting divorced after two years of marriage, although Aaron is unsure why. (Aaron said the only conflict he and his wife had in their marriage was petty jealousy concerning friends of the opposite sex.) Aaron held out hopes that he and his wife would reconcile. A highly involved parent, Aaron feared divorce would take away his contact with and impact on his sons. Aaron found the 14 month divorce process to be emotionally and financially stressful: “It really [felt] like someone was taking your entire existence and just putting it in a box and shaking it.”
When the couple first separated, Aaron tried to support both households financially. “I didn’t have any money anymore. To pay her rent and mine. To pay her utilities and mine. Buy her groceries ….,” Another financial aggravator was the distribution of legal costs. For example, Aaron bemoaned having to pay his wife temporary spousal support during the separation period, as well as incurring a higher proportion of joint legal costs, such as for the guardian ad litem. “Out of $150 an hour, she was paying $22 and I was paying $128.” Interestingly, when asked if he ever regretted the divorce, Aaron’s regret was primarily financial. “I regret [the divorce] … because we were getting ahead: we were meeting all of our bills and we were starting to really have some money to spend and enjoy ourselves and for the boys’ sake.”

Aaron says that, currently, financially things are “not well.” Financial debts from the divorce have impacted Aaron’s second marriage. Aaron and his new wife have a 1 year old son. Although the couple now almost has enough money to make ends meet, Aaron said there were periods previously in which the family was without phone, electric or gas service for months at a time. Aaron, 24, describes his coparenting relationship with his ex-wife as cooperative as long as his ex-wife’s mother isn’t around. Aaron’s ex-wife is the residential parent and legal custodian of their two sons, ages 3 and 2, although Aaron says he has his children about 43% of the time.

Brian

 Brian and his wife married at a young age; Brian was 20. By the time Brian was 25, the marriage had officially ended. According to Brian, a number of factors contributed to the marriage’s demise. Brian believed he and his wife “settled on one another” before sufficiently dating others. The marriage underwent strains with the introduction of children. When their first child was born, the couple, both with college degrees, agreed Brian would continue his work as an actuary and his wife would stay home to raise the children. Brian thinks his wife’s move into the homemaker role left her bored and unfulfilled. As his wife’s boredom grew and the couple’s relationship soured, Brian’s wife began venturing into adult chat rooms on the internet. Money was also a major source of conflict. Brian was very concerned about budgeting money for the future. The couple established an arrangement whereby Brian created the family’s budget and
his wife then carried out the budget by paying the bills, etc. About a year into the arrangement Brian discovered his wife hadn’t been paying the couple’s bills and they, in fact, had amassed $25,000 in credit card debt, which infuriated Brian.

Brian’s wife left the marriage after four years. Brian recalled the separation process as having been financially stressful. He said, “It felt like everyone had their hand in my wallet.” The strain between the spouses escalated to a domestic violence charge against Brian -- after hitting his wife in the leg with a pair of scissors -- adding to his financial stress. The couple’s divorce was further exacerbated by conflicts over property and this conflict culminated when Brian’s wife took possession of the family computer. Brian responded by seizing and smashing the computer – which he viewed as partly to blame for his wife’s online affairs. Brian, age 28 at the time of the interview, and his ex-wife share physical and legal custody of their two sons, ages 6 and 4. Brian described coparenting with his ex-wife as “cooperative,” but added, [although] “I wish I didn’t have to deal with her financially.”

Chris

During Chris’s nine year marriage, his wife bore three children – two of which, Chris later learned, were not his. Though Chris had never suspected that his wife, a factory worker, was being unfaithful, the reverse was not true: “I [worked] in food service and worked long hours …. She always had suspicions that were unfounded and so … I was not allowed to go out…..” Disagreements over money, housework, and child rearing further strained the couple’s marriage. Chris recalled, as an example, “if she wanted to buy furniture and we looked at some stuff and I said, ‘No, this is not a good deal … I don’t like it’ … she would get mad that we did not buy it [but] then I would come home from work the next day and [the furniture] would be sitting in the middle of the living room.” Further financial conflict arose from the spouses’ differing views about debts. For example, during a time when the responsibility of paying the bills fell on his wife’s shoulders, Chris was upset to learn his wife had not been paying all of their bills, including their mortgage. “She would pay some of the bills but let others go and [instead would] buy trinkets and odds and ends for herself.” Housework and childcare were further sources of contention for Chris, who felt his wife didn’t do her fair share.
Following eight years of marriage, Chris gave his wife an ultimatum to change; her response was to file for a divorce. Although the divorce was contentious at times, Chris added that his and his wife’s decision to participate in mediation “was a lifesaver,” particularly for settling differences surrounding custody and visitation. Presently, Chris and his ex-share legal and physical custody of the three children, ages 10, 7, and 5, although Chris is the primary parent. At 28 years of age, Chris reports his life is on the upswing. He is happily dating a divorcee with three children herself, and he says his coparenting relationship with his ex- has steadily been improving.

Dan

Dan, 31, was a practicing alcoholic and admitted his drinking was a big contributor to his marital problems, including those surrounding money. Dan stated that the couple had a house at one time, but “we lost it…. I’m sure … a large portion of that was due to my drinking.” Money “was always a big fight,” Dan said. During the first part of the marriage, the couple’s financial decisions were complicated by Dan’s flooring installer job that required extensive travel. “I was home maybe one month out of the year,” Dan said. Eventually, Dan gave up the traveling floor installation job and started a business with a friend. Unfortunately, earnings from the business were frittered away on bar tabs. On several occasions, Dan’s wife left their relationship, which would lead Dan to swear off drinking, but he never could. Dan’s drinking eventually came to an end after going through an inpatient detoxification program along with intensive outpatient counseling. He has remained sober since that time.

During the time Dan was in detox, his wife expressed that she wanted a divorce. The couple’s divorce process lasted three years and Dan said his wife refused settlement offers seven separate times on the pretext she wanted full custody of the couple’s four children. Dan, however, believes money, not custody, was his wife’s primary motivation for prolonging the divorce. He explained, “She always wanted more money. She still wants more money!” He added his wife hasn’t tried to get a job since filing for divorce. At the time of the interview, four months post-divorce, Dan characterized his financial situation as dismal. He explained that he incurred at least $13,000 in legal fees from the divorce, adding this figure will increase further when he goes back to court to contest
more visitation time. Dan admitted he might eventually have to declare bankruptcy, especially before he would marry his girlfriend. Despite his financial circumstances, Dan’s outlook remains hopeful, “I’ll be all right…. Nothing that hard work [can’t] accomplish.” Dan currently works as a flooring installer. He has his four children (two daughters, ages 12 and 5, and two sons, ages 7 and 8) on Wednesdays, alternating weekends, and half time during holidays. He describes his coparenting relationship with his ex-wife as tense, “She blames me for absolutely everything.”

Eric

Eric, 33, and his wife met while working in law enforcement. During their seven year marriage, Eric’s wife was the breadwinner. A source of conflict in the marriage was the couple’s decision to work opposite shifts to save money by not having to pay for childcare. Although Eric had been agreeable to the work schedule at first, after two years Eric had grown weary of caring for the couple’s two daughters, and seeing his wife so infrequently. Eric asked his wife several times to switch her work shift (she could, he couldn’t) so they could work the same shift. His wife decided she couldn’t switch her work schedule. One reason she gave was because she felt it would hurt her chances for career advancement. A second reason she gave was the shift switch would result in a loss of overtime pay. She also expressed her wish for Eric to get a higher paying job or career, so the couple could more easily afford paid childcare. Eric grew resentful, and said he sometimes felt he was “nothing more than a babysitter” for his wife. His wife was blindsided when Eric moved out. She made several efforts to reconcile the relationship, for example, changing her work shift. When these efforts failed, she resorted to more desperate tactics, such as violence (threatening to kill Eric) or manipulation (trying to get his supervisor at work to tell Eric to go back to her). The couple’s separation lasted seven months before Eric’s wife ended the marriage.

Ten months post divorce, Eric is now remarried. His ex-wife has primary custody of their two daughters, ages 7 and 5 at the time of the interview. Since his divorce, Eric has made a career change that has resulted in a higher income. He reports some economic stress surrounding his child support (he thinks it is too high). He added that he feels his ex-wife tries to skimp on paying her fair share of shared parenting expenses and this has
become a source of contention between Eric and his new wife who feels Eric is letting his ex-wife to take advantage of him financially. Other than finances, Eric characterized his coparenting relationship with his ex-wife as good.

Frank

Frank, 36, was blindsided when his wife moved out and filed for divorce (his wife had been having an affair). When the couple’s divorce was almost final, Frank’s wife had a change of heart and Frank willingly reconciled. However, when Frank’s wife left him a second time and then tried to again reconcile, Frank refused. Frank cited a number of contributing factors to the couple’s divorce. For beginners, Frank, a sheet metal fabricator, said he didn’t know how to support his wife with her emotional problems (bulimia, depression). Frank also had wanted his wife, a government agent, to stay home to raise the couple’s daughter and son, reasoning the loss of his wife’s income would be partially offset by the $13,000 the couple spent per year on childcare. Finances and spending constituted other sources of conflict. For example, although Frank’s wife wanted to run the family finances, her style (which included not paying bills on time) disagreed with Frank’s. Finally, Frank wished his wife would have done her fair share of housework and childcare.

Frank related feeling exploited by the legal divorce. He expressed his distrust of attorneys who “made the divorce process ugly,” and he questioned the fairness of his (temporary) child support order, which he said was $230 a week even though his son and daughter were with him more than 50% of the time. And when this temporary child support began being garnished from Frank’s pay, Frank stated he could no longer make ends meet. Tears in his eyes, he related his appreciation for his family who helped him during this difficult time. “[When] the kids had spring break … my mom said she would come down and take the kids to Disney World…. She said I’ll send you some money to help you out a little bit. I opened the mail and there’s a $2,000 check. I said, I mean, I cried, you know. She’s always been doing things like this.”
One year postdivorce, Frank describes his financial situation as improving, although he added that he spent “many evenings at home” to get to this better place financially. Frank describes a cooperative coparenting relationship with his ex-wife who shares custody of their two children, a daughter, age 5, and a son, age 2.

Greg

Greg and his wife met one another while being unfaithful. Consequently, “distrust” was a major culprit in his marriage’s demise; each spouse feared the other would commit adultery. Greg characterized his marriage as a traditional battered relationship, except that it was his wife who was the batterer. He stated his wife held the better paying job and controlled the couple’s income and financial decisions. “I did blue collar grunt work as opposed to her office type professional work.” In turn, Greg did virtually all the cleaning, cooking, childcare, and home repair. “The work was divided up [where] she had a job and everything else was my job.” Greg said his wife routinely degraded him and threatened him with divorce. Alcohol was cited as a source of the couple’s conflicts, although Greg was vague about the extent his own drinking was a contributing factor. Alcohol or not, the couple’s combative conflict resolution style marred their marriage’s chances of survival. Disagreements typically escalated into name calling and/or physical violence. Greg recounted instances where his wife held a loaded gun to his head, and one time, while dating, where his wife stabbed him in the arm with a steak knife during a dinnertime dispute.

After one year of marriage, Greg’s wife filed for divorce. During the divorce process, Greg did not hire an attorney. He explained he “didn’t have the money” due to the expense of living on his own as well as supporting his child. Greg further believed hiring an attorney would have been “useless” because his wife had owned their house prior to their marriage so he believed he couldn’t make any claim on her property. Thus, Greg left the marriage with just his personal belongings. His main financial complaint in the divorce’s aftermath was not having been compensated for several thousand dollars worth of home improvement work he did on the couple’s house. Two and half years post divorce, Greg, now 37, is remarried. He and his former wife shared physical custody of their son, age 3, at the time of interview.
Harold

Having grown up with nine “independent” sisters, Harold, 39, an African American, had expected his wife to be an equal partner in their marriage. Harold found it troubling that his wife did not want to drive or to manage her own money. “[My wife] would hand over her check and I would put it in the account and if she wanted something she would ask permission. I said [to her] ‘this is not my idea of a 50:50 marriage.’” Marital conflicts over money, parenting, and housework were seldom resolved constructively, and money became an instrument for inciting further marital conflict. “One way … [my wife] thought was the best way to hurt me was to hurt me in the pocket so she would pull a check out of the middle of the checkbook and spend money on herself which would affect the bills, which resulted in more conflict.” Harold said his ex-wife also criticized his performance as a provider. “She made me feel bad for not being able to afford to buy more for her … [by] talking about what other guys did for their girlfriends.”

Harold and his wife met in college. They cohabited then married after Harold graduated. After five years of marriage, Harold’s wife moved out, and, a few months later she filed for divorce. Harold was surprised by his wife’s filing for divorce; “I always thought I would be the one to initiate it …. [but] I was still trying to save the money when I [was served] at work.” The couple’s marriage produced one son (age 5 at the time of the interview) for whom they now share physical and legal custody. At the time of the interview, almost two years after his divorce, Harold was living with his girlfriend and working as an adult probation officer. He described his financial situation as “doing okay.”

Jeff

Jeff’s marriage seem to unravel once his wife took a job as a bar maid. Jeff, who worked as a machinist, didn’t believe his wife’s working at a bar maid was conducive to raising three daughters. “I was by myself. I had three girls…. I didn’t really get much help from her.” Although the couple had a history of conflict throughout their marriage, the ingredients of the bar job – late hours, the temptation to drink – significantly increased the couple’s conflicts. Jeff would get upset when his wife came home late or
drunk. His wife, in turn, would become incensed if she thought Jeff was waiting up for her. Money was another source of conflict in the marriage. Whereas Jeff’s wife wanted him to “go out with her more,” Jeff didn’t think the couple had the money to spare. Jeff said his wife made most of the major decisions in the family, including financial ones.

After 10 years of marriage, Jeff found out his wife was having an affair and that she planned to leave him. Jeff described a contentious divorce. He and his wife settled on joint legal and shared physical custody of their three daughters (ages 11, 9, and 5 at the time of the interview). Jeff, age 39, currently has his daughters about 50% of the time. He characterized coparenting with his ex- as “a pain in the butt” due to his ex’s uncooperativeness, inconsistent follow through, and lack of civility. Jeff stated he would like to gain even more custody of his daughters, “once I get the money to go back to court.” Jeff expressed his unhappiness with the financial outcome of his divorce, blaming his wife for the couple’s bankruptcy during their marriage. He complained, “She had no credit before we got married…. I lost my credit, I lost my house, I lost everything because of this woman…. I feel like I got ripped off.” After the divorce, Jeff moved in and has continued to reside with his mother for financial reasons.

Kevin

Kevin and his wife had been married 16 years. “I’ve got the most solid marriage in the world,” Kevin had told a friend while doling out marital advice. A few weeks later, his wife left him. “She just stopped coming home … leaving the kids by themselves … stopped working.” Two years later, and now divorced, Kevin still isn’t sure why his marriage failed, although he did reveal a number of potential factors. The couple’s conflict style was one of avoidance followed by eruption every month or two, which would involve yelling and sometimes hitting. Money was an additional source of conflict for the couple. Kevin’s wife managed the couple’s income and made most major financial decisions, such as what car or house to buy. Although Kevin tried to be “easygoing,” reflecting back he feels his wife “never respected me at all.” A third possible factor may have been time apart.

During the last four years of his marriage, Kevin was away on weekends to visit his father who had a (terminal) illness. Furthermore, throughout much of his marriage,
Kevin, a restaurant manager, worked 70 to 80 hours per week – which he saw as a mistake in hindsight. “I was thinking I was doing everything I could to provide for [my family] and in turn I lost them because I wasn’t there for them.” Not long after his wife had moved out, Kevin discovered she had been having an affair. Kevin described the couple’s divorce as acrimonious. He stated that his wife kept dragging out the divorce proceedings in an effort to acquire more marital property, and he admitted that he received a restraining order for destroying a piece of common marital property (a ladder) that the wife had went back to court to get. Kevin, age 39 at the time of the interview, appeared pretty content with his present life. He had a girlfriend and he valued his freedom. He shared joint legal custody over his two daughters, ages 17 and 13, who resided with their mother.

Larry

Two major issues led to the demise of Larry’s marriage: commitment and money issues. Larry and his wife had married after the couple became pregnant during their first six months of dating. Two days into their marriage, Larry’s wife stated the couple’s marriage had been a mistake and that “she would give it a year.” Although the couple’s marriage lasted nine years, for most of their marriage Larry’s wife engaged in behaviors that seemed to reflect this lack of commitment. Explained Larry, “She liked going out, drinking heavily and using drugs. She [also] needed lots of men -- different men most of the time.” Larry said that although his wife felt guilty about these behaviors she was unable to break their addictive grip.

A second major issue for the couple was money. Larry, a risk management analyst, said his wife, a medical claims supervisor, was unable to budget her money. “She would come to me in tears and say, ‘Well, I’ve got these credit cards, I don’t know what to do, I don’t know why I do it.’ This would go on three or four times a year.” “I would pay $25,000 a year off on debts and she would borrow $30,000 to $35,000.” Larry said the couple’s divorce took longer than he desired because his wife didn’t want to actively participate in their divorce. “She didn’t want to hire an attorney, she didn’t want to retain an attorney. I said, ‘well I’ll pay [for an] attorney.’ …. She was uncooperative throughout.” Two years post-divorce, Larry and his ex-wife share joint physical custody
of their son, age 10. Larry described his coparenting relationship with his ex-wife as somewhat conflictual. He said that his ex-wife constantly owes him money as she’s unable to keep up with their child’s joint expenses. This works in Larry’s favor since he said he uses his ex-wife’s debt as leverage to make sure she cooperates as a coparent.

Mark

Mark was working in skilled trades when he met his wife, a retail merchandiser, at a job site. Before marrying, the couple dated a year and half, some of which was spent cohabiting. A year into the marriage, Mark, 36 at the time, and his wife had a daughter. Mark’s wife also had a son, age 7, from a previous relationship, and Mark’s role as a step-parent was a source of conflict for the couple. The couple also struggled over issues of power and money. Mark complained that his wife “wanted to wear the pants” rather than share in the decision making. When asked what reasons his ex-wife would give to explain why the marriage didn’t work out, Mark replied, “Money…. She … always seemed to be broke. Because she had bills to pay and she would say that I didn’t make enough money.” Mark admitted his income was irregular as there were certain skilled trade jobs he couldn’t do due to a rare disability. Mark defended his providing, however. He said, when he wasn’t working, he was caring for the couple’s daughter, and as far as his getting work, he said, “I can do anything … She worried for no reason.” Finally, the couple had different manners of handling conflict. Whereas Mark wanted to keeps problems within the family, his wife wanted the input of friends and relatives – who Mark felt interfered in the marriage.

Both spouses responded to conflict by leaving, going to a friend’s or a relative’s for sometimes days at a time, so much so that Mark estimated during the couple’s two year marriage, approximately half of the time was spent not living together. Mark admitted his wife began threatening to leave the marriage as early as when their daughter was four months old. Because of these recurring threats of divorce, Mark admitted hiding some of his assets, fearing his wife would try to take advantage of him financially during a divorce. After two years of marriage, the couple divorced. Following the divorce, Mark moved in with his mother, explaining that he was financially strapped. An added financial stress is that Mark is currently unable to work because of his disability. Mark
described coparenting with his ex-wife as like walking on eggshells. He says his ex-wife is still angry at him, and he attributes this to his belief that his ex-wife still loves him. Mark says he avoids arguing with his ex-wife for fear that she’ll prevent him from seeing his daughter. Although his ex-wife is the child’s primary custodian, Mark says he has his daughter about half the time as he is the child’s primary childcare provider.

Nick

Nick left his wife of 12 years by fleeing to a domestic violence shelter with his two children. The couple’s relationship prior to having children was one of partying and occasional verbal or physical scuffles. Both Nick and his wife completed some college. They met at their place of work, a food manufacturing plant. After the birth of their child, the couple began working opposing shifts to save on childcare. Nick said he did the majority of childcare, whereas his wife performed the majority of the family housework. Unfortunately, whereas the responsibilities of parenthood seemed to have the effect of reeling Nick’s behavior in, it seemed to have the opposite effect on Nick’s wife. Her drinking became an increasing source of marital conflict that sometimes escalated into verbal or physical abuse, mostly by his wife according to Nick. Nick said he had tried to have an “equal partnership” in the marriage, but that his wife never treated him as an equal, “I wasn’t worth squat to her.” The couple’s “growing apart” was ultimately signified by his wife’s admission to a five year long affair.

Seven months post-divorce, Nick was struggling financially. This strain was largely the byproduct of a medical condition that forced Nick to go on disability, “to go from living on $373 per week to $373 per month.” Looking back, Nick, now 41, feels his financial divorce settlement was unjust. He explained that whereas his former wife got the house “with no strings attached,” the settlement left Nick “vulnerable,” something he discovered after going on disability. Nick and his former wife share legal and physical custody of their daughter (9) and son (7).
Oliver

“We never had a major conflict…. No house conflicts. No financial conflicts. Just social conflicts.” In Oliver’s view, the only conflict he and his wife experienced during their marriage was the conflict between Oliver’s work and his wife’s social needs. He explained, “After the children were born, she … would suggest we all do something together like go out to Chuck-E-Cheese’s … but it was just difficult for me to get away to do those types of things…. I had a prior commitment [work] and … that was my focus.” Oliver worked fulltime as an electrician, and also ran his own business – all told, he worked about 70 to 80 hours a week. His wife eventually sought a wider circle of friends, who turned out to be mostly women who were divorced or in the process of divorce. At first, his wife would socialize with her new friends once a week, but her night outs grew to an almost daily affair that culminated in her coming home drunk after the children were in bed. At one point, Oliver persuaded his wife to go with him to couple’s counseling, but his wife abandoned the counseling after being confronted about her drinking. Oliver explained, “[my wife] was convinced that it was okay to go out and that there was no difference between [being] a married woman versus a single woman.”

After eight years of marriage, Oliver came home to an empty house. His wife had moved out and filed for divorce, claiming irreconcilable differences. Oliver countersued to bring to light his wife’s alcohol abuse and abdication of her parental duties. The couple’s divorce process lasted 18 months. Since the divorce, Oliver estimates he has spent $8,000 to gain more visitation time. At the time of the interview, Oliver estimates he now has his children 40% of the time compared to the approximately 20% that was stated in the divorce decree. Oliver expressed his dissatisfaction with the financial elements of the divorce. For example, he felt that the greater share of assets he brought to the marriage compared to his wife was unrecognized. He also felt the $1,000 he pays his ex-wife, an office manager, is excessive given the amount of time his daughter (9) and son (8) reside with him. Oliver, 41, described his coparenting relationship with his ex-wife as “difficult.” Otherwise, he reported feeling his life was “moving forward” in a very positive direction.
Paul

Paul and his wife were married 13 years. They had four children, ages 12, 10, 8 (girls), and 6 (boy), at the time of the study. Chronic financial stress characterized the couple’s marriage and this financial stress came to a head after Paul lost work as a school teacher as the result of an unproven allegation of a conduct violation. Shortly after this event, Paul’s wife filed for divorce, and listed her husband’s “failure to provide” as a grounds. Perhaps no husband in the sample resisted his divorce more than Paul. A devoutly religious man of 41 years, Paul believed marriage was a life-long covenant, to divorce was to sin. As a result, he begged and pleaded and even intentionally stalled the divorce proceedings in an effort to curtail divorce. Church and family were the foundations of Paul’s life. He was an active father, coaching his children on various church sport teams, teaching them in Sunday school, and so on.

At the time of the interview 2 ½ years post-divorce, Paul lived with his mother and described his financial standing as “absolutely terrible,” having only “$7 a month discretionary income.” In comparison, his ex-wife (and children) lived with her well-to-do parents who provided just about everything his ex-wife and children needed. Although Paul readily acknowledged he couldn’t provide his children with the material comforts his ex-wife and her parents could, this admission was painful. Paul recalled once lashing out at his ex-wife in front of his children, “Your mother thinks that because she can shop at Easton … it makes her something, [whereas] I buy my clothes at thrift stores so I’m a loser.” Thus, the disparity between what Paul and his ex-wife and her family were able to provide for their children seemed to serve as a wound to Paul’s pride.

Richard

The recorded phone message from Richard’s ex-wife was a rant of expletives. After the couple’s divorce, Richard’s ex-wife had stalked and harassed him. Although it was his ex-who had initiated the couple’s divorce, Richard was the one who finished things. Following the divorce, Richard, 41, rebounded fairly well including happily remarrying, and Richard’s “success” didn’t seem to sit well with his ex. During the marriage, conflicts often centered around Richard’s ability or inability to provide for the family. As an example, when the family moved to another state to make a fresh start, they
bought a home that was beyond Richard’s income as an auto service technician. The home purchase required Richard’s wife to go back to working as a legal secretary – a job she disliked, and a decision she grew to resent. The couple’s financial problems were exacerbated by questionable purchases such as buying furniture on credit, or Richard’s buying his wife gifts even though the couple couldn’t afford it. The couple’s finances were taxed further during the two occasions Richard’s wife moved out, causing the couple to have to maintain two households. After 18 years of marriage, Richard and his wife divorced. They had two daughters, ages 17 and 9, at the time of the interview. The daughters split their residential time between their father and mother. Richard is happily remarried and describes his present financial situation as “doing okay.”

Steve

Steve’s marriage began to unravel the day he was downsized from the military. “I had planned on making the military a career and they came out with an early strength reduction program which I feel was very detrimental to the financial situation in my marriage at the time.” Steve, an African-American, explained how, in the military, many aspects of life were taken care of such as work, housing, health care, even community. Once in civilian life, Steve found it increasingly difficult to provide for his wife and four children. A succession of moves in search of higher paying jobs failed to work out. The couple’s debts worsened and this, in turn, led to other problems. For example, material items like appliances that had been put in storage were lost due to failure to keep current on storage payments. Eventually the financial stress and the couple’s disagreement on whether to move to Steve’s home state of Ohio or his wife’s home state of California led the couple to separate.

During the last three years of their marriage, Steve and his wife were separated. Steve moved home to Ohio to try and re-establish himself vocationally. He was able to persuade his wife to follow him to Ohio, although she and their four children lived apart from him. During this time, Steve said his wife began to have emotional problems. He discovered she wasn’t sending their children to school nor providing adequate food and clothing. The couple’s children were taken by Child Protective Services for a year, after which they were released into Steve’s custody. Not long thereafter, Steve and his wife
mutually agreed to dissolve their marriage. At the time of the interview, Steve had custody of his 13 year old daughter and 12 year old son. His 19 year old son was living with the child’s mother; his oldest son was grown and living on his own. Steve is remarried although he admitted having doubts about his new marriage, an unconventional sounding union in which his wife insisted on living with her mother instead of with Steve. This arrangement has created confusion for Steve in regards to his concepts of his roles as husband and provider. Steve, 42, also stated that he is searching for a new vocation as he is no longer able to work as a cook due to a medical disability.

Tim

Tim recounted the time he showered his wife with 100 dollar bills -- $7,000 in all – after selling a classic car he had restored. Tim often did things like this. Tim was the quintessential “provider.” When his wife mentioned one day she liked boats, Tim went out and bought her a boat to please her. Though both Tim and his wife worked fulltime (she was a secretary), Tim used only his income to pay the family’s bills. A tall, burly figure of 46, Tim was seldom inactive. He was highly involved in parenting the couple’s two sons (ages six and nine at the time of the study), maintaining the home and yard, and devising ways to prepare for his family’s financial future. In addition to working as an accountant for the state, Tim restored and sold classic cars, managed a vacation property the couple owned, and managed the family’s investments.

Tim’s wife filed for divorce after 10 years of marriage. Of all the interviewees, Tim was perhaps the most embittered, particularly in regards to how he perceived his (ex-)wife prospered financially from the divorce. He recounted how, within days of their divorce finalization, his ex-wife purchased a $33,000 SUV. Asked if he could have made such a purchase at that time, Tim complained, “No, I didn’t have a dime,” and added, “The money … that’s going to eat me until the day I die!” At the time of the interview, Tim and his ex-wife share legal and physical custody of their two sons. Tim was dating someone exclusively but said he doubts he’ll ever remarry because of the financial risks associated with divorcing.
Vince

Vince’s wife was his landlord prior to their marriage. An industrial salesperson, Vince had lost his job and house during an industry recession during the 1980s and met his wife-to-be while looking for a place to live. Vince, 36 at the time, asked his landlord-girlfriend, a special education teacher, to move with him to Ohio where he felt better job opportunities awaited. She agreed on the condition they married first. Vince believes his wife almost immediately resented relocating and the relationship began to wane, challenged by power struggles and opposing styles of conflict resolution (Vince said his wife was a rager whereas he was an avoider). In an attempt to save the relationship after five years of marriage, the couple had a daughter. However, Vince felt his wife used their daughter to push him further out of the family. In response, Vince spent more and more time working to avoid being at home. After 10 years of marriage, his wife filed for divorce.

Vince felt dissatisfied with the divorce settlement. For starters, Vince was dissatisfied with only getting to see his daughter one night a week and every other weekend. However, Vince stated, “I found … [the] little time I was awarded with my daughter … was more than I had … in my marriage, because of my wife.” Vince also suspects his wife had hid money leading up to the divorce, but admitted he couldn’t prove this. Two and a half years postdivorce, Vince feels his life is on the rebound and he largely credits a divorce support group as responsible for “saving my life.” Vince is enjoying coparenting his daughter, and added that recently quit his job in part so he could spend more time with his daughter, age 7, during her summer vacation. “People who know me think I’ve done a very courageous thing [but] I think I’m nuts! …. I’m going to have to dip into my credit cards … as we speak.”

Will

The biggest problem in Will’s marriage was his “other marriage” -- to his business. Will, a 48 year old African-American, owned a business repairing automotive technician equipment. Although Will’s wife wanted to be the stay-at-home parent, she resented the amount of time Will spent away from the family. Will admitted having difficulties separating work from family. He recalled, for example, how family vacations
were scheduled so he could attend business trainings. And when Will’s wife demanded more help around the house, Will’s response was to move his mother into their home to help rather than Will spending time apart from his business. Will felt being a good provider was his most important role for the family, and thus the most important use of his time. With this mindset, Will had expected his wife to help with the business in a pinch. For example, when the business needed a bookkeeper, Will asked for his wife’s help to avoid having to hire someone for pay. His wife, apparently resentful, took money meant for the business’ operation and spent it on herself instead.

After 20 years of marriage, Will’s wife left him. During the ensuing eight-year separation, the couple tried reconciling on a number of occasions. However, over the eight-year period, Will’s wife developed mental health problems that hindered the couple’s chances of reconciling. At the time of the interview, seven months after the divorce, Will admitted he still felt guilty about initiating the divorce, and continued grieving the loss. Will has sole custody of his two children, a daughter, age 17, and a son, age 14 (a third child is grown). Will states being a single parent has been especially difficult because his ex-wife is unable to assist with any of the care or expense of raising their two teenagers.

Fathers’ Economic Experiences of Divorce

This qualitative analysis of fathers’ economic experiences of divorce is divided into three time frames: during marriage, during separation/the process of divorcing, and postdivorce. Extending consideration to fathers’ economic experiences during their marriages is consistent with the view that divorce reflects a process that begins well before the official divorce decree and persists well after (Amato, 2000). Furthermore, details of fathers’ economic circumstances during marriage may provide clues about the subsequent economic experiences fathers describe having after divorce. It is conceivable, for example, that a father’s report of postdivorce economic strain represents a continued pattern of strain that existed during his marriage. Extending our consideration to include fathers’ experiences during marriage may help to prevent erroneous causal assumptions (i.e., “the divorce”) about a father’s postdivorce economic circumstances.
Fathers’ economic experiences are further divided between the time frames of “during separation/divorcing process” and “postdivorce” because the time frames are believed to bracket qualitatively different contexts of the divorce experience. During the separation/divorcing process, it is reasoned that fathers experience greater economic as well as general upheaval resulting in a less certain path of economic adjustment. By contrast, it is reasoned that during the postdivorce period, fathers have a more certain path of economic adjustment.

The narrative analysis includes both explicit and implicit economic experiences surrounding fathers’ divorces. Explicit economic experiences are easily recognizable, such as a father’s narrative about difficulties making ends meet. In contrast, implicit economic experiences may not be as obvious as to their economic content, but at their root, they contain some connection to economic experiences of marriage or divorce. For example, the implicit economic theme of “paid/unpaid work conflicts during marriage” is included in the analysis because an underlying ingredient of many of these conflicts appears to relate to economics, such as the financial sustenance of the family.

Finally, it should be noted that the majority of fathers’ narratives presented in this chapter are more “negative” or “troublesome” in color than “positive.” This imbalance was not by intent. The thematic analysis simply yielded more negative experiences than positive themes. The predominantly negative findings of fathers’ economic adjustment to divorce may shed light on a topic that others have noted is misunderstood – that is, a lingering misconception that most fathers actually gain economically from divorce (Braver, 1998).

Fathers’ Economic Experiences During Marriage

A content analysis of fathers’ narratives of economic experiences during marriage revealed three topics that explicitly or implicitly depicted economic experiences within the respondents’ marriages. These topics clustered around (a) paid/unpaid work conflicts, (b) money management, and (c) financial stress.

Paid/unpaid work conflicts. Most of the 20 fathers in the sample reported a degree of marital conflict surrounding the division of paid and unpaid work, or concerning the
performance of unpaid work. For some fathers, these conflicts seemed to coincide with one of the spouses withdrawing from the relationship.

Paul: [Housework] contributed to some of our arguing…. I mean we would live out of clothes baskets for weeks, you know. I would start a load of clothes before I left for school, not always, and she even almost forbid me to do that sometimes. But just to help her out I would say “Janet, how about if I start a load of clothes on my way out and all I want is for you to put them in the dryer, have them folded and put away”. And it got to the point where if she didn’t do it they would stay unfolded in a basket … it even got to the point where I would fold them. We had like 4 or 5 laundry baskets with so many kids. I would have a different cushion of the couch [for each kid] … [and ask them to] take this up and put it away…. It got to the situation where I felt she wasn’t providing what I needed … especially after the 4th kid, it just seemed like she stopped being a wife.

Tim: Raising kids is a fulltime job which was a lot of the argument toward the end of our marriage. She [said], “I need more time to be Darcy instead of mom,” and she would start going out and I’d be home with the kids and she’d go on her business trips and I’d be home with the kids. I’m sinking here. How often did the two of you argue? Towards the end it was quite a bit. She was very career oriented. If it had to do with work it got taken care of, and if it didn’t, it didn’t get taken care of.

Such paid/unpaid work family conflicts were almost without exception intensified with the addition of children to the family.

Tim: We liked to go out and dance early on but those things came to an end. We just never did anything. There was no time to do anything with two kids and that’s the way I looked at. We’re these kids’ slaves until they’re old enough that they can start walking and talking and taking a little bit of care of themselves. And she didn’t look at it that way.

For a few fathers, conflicts over the division of paid/unpaid work sometimes centered on which spouse would miss work to care for a sick child.

Richard: One of the things she would bring up later on was very resentful … is that whenever the kids were sick … she stayed home with them [because] … she could use sick days for doing that [whereas] I was never able to do that with my job … because if [I did] we were going to lose 150 dollars that day.

It was fairly common for fathers to reason, in hindsight, that a contributing factor to their divorce was the couple’s “growing apart” due to either working opposing shifts, or due to one spouse working excessively.
Eric: The reason it didn’t work out is lack of communication, lack of time spent together and [we] kind of just drifted apart. She did her little thing, I did my thing and kind of just got to the point where I wasn’t really thinking of her romantically and wanting to be with her any more…. Because … when I worked first shift and she worked second shift for the last three years, … I’d only see her for like 10, 15 minutes every day. (Eric and his wife also had opposing weekends off.) …. Do you think that [working opposing shifts] contributed to some of the drifting apart? Oh, definitely, [it] definitely did…. And it got more important to her to work different shifts so we could save money than to be together and do things…. She was always looking down the line, down the future and never thinking about the present and that kind of just got to the point that there wasn’t any future when there wasn’t a present.

Nick: We decided to work different shifts to sort of handle the burden of child care. Cause child care is just astronomical, you know…. My wife would work first shift and then me second or third. When I worked third shift, I get off in the morning and take care of my daughter until [my wife] got off work. And then she’d come home and I’d get a few hours sleep and I’d go back to work at night. So really we just kind of lost ourselves in the whole scheme of things. It was, we started becoming distant.

Money management. A majority of fathers indicated experiencing conflicts over managing money and debt during their marriage, and seven fathers reported that the conflict was a primary contributor to their divorce.

Brian: [T]hings were going worse from a financial standpoint. We were getting into debt and she ended up hiding a lot of it from me. [We had agreed] I’ll do the work and you do all the finance and all that stuff. So then these bills come in and as they’re coming in she doesn’t really say too much about them…. I’d pretty much say well you just tell me what the numbers are, make sure you’re paying all the bills on time, and that’s fine with me. After awhile, she did tell me we had a little bit of debt from various things and I said, okay, why don’t we keep track of it and every month let me know what it is and we’ll make sure it’s going down. So after awhile she started fudging numbers. When did you find out? After awhile she kept showing the numbers going down and when it got down to zero, I said, oh great, we’re out of debt then! I could just tell by the expression on her face, she said, well not exactly. I said, why don’t we just look at a statement and she goes well, I don’t have them, I threw them away. And so then I started asking her. This went on for almost four months. As each bill would come, she’d … throw it away while I [was] at work. Of course me, I’m just so naïve. It took me four times [of this happening] … and I finally just said oh, I’m just gonna call the credit card company and find out what it is. It was $24,000 in all -- all unsecured and at the time we probably had an [annual] income of about $35,000. Yeah, I was very upset!
Will: She started buying things constantly. One year, the accountant said there was [several thousand dollars] … out of the business and it couldn’t be accounted for…. And that was her therapy, buying. I called her Imelda [Marcos]. She started getting a lot of shoes, buying things as a means for her happiness and sewing.

Will elaborated further about the conflicts he had with his wife over her helping role in his business.

I just basically made the money and it was there for her to do what needed to be done. And so I left a lot of the financial decisions to her. And it really started telling me, because when she really started hating the business, I remember getting the call from the Department of Taxation saying you know, if you don’t pay your taxes we’re going to shut [your business] down! I’m thinking, well, why, the money is there. She just didn’t pay them. We had a lot of these businesses [in town] under contract for the equipment and others they basically paid on a per incident basis so you know, checks were constantly coming through the mail, receivables, and there would be times when in the drawer, there were checks in there that hadn’t even been deposited. You know, that’s where her attitude was, it just got to the point things were just shut and she just didn’t really care anymore…. I was really upset. I’m saying, I’m out here you know going, working to death, to keep everything going and now you can’t even take care of paying the bills but yet I always see new bags from wherever, department store bags, cosmetics and all this garbage you seem to find time to you know, do, but not to handle the thing that really gives you the freedom to do those things...

Financial stress. In addition to conflicts over paid and unpaid work and over money management, some fathers related how temporary or chronic financial stress adversely affected their marriages. Paul, for example, acknowledged that chronic financial stress was a contributing factor to his wife leaving him.

I don’t know if there is a one specific but I know one would be we were in constant financial stress. She stayed at home and we eventually had four kids. I was a schoolteacher making a schoolteacher’s salary, trying to raise four kids. We initially as a young couple got into debt, bought things on credit with two incomes, she got pregnant and had to stop working so we had to start paying everything on one income. For about a 5-8 year period we were just trying to claw our way out of that debt. She staying at home was the one receiving the calls from the bill collectors…. We lost our water once, I think, electricity a couple of times…. So we were just in a downward cycle financially…. [And] it was hard to because 104% of my paycheck was monthly bills and so that was our fault, early on, and getting out of it was tough, it was tough to get out of it.
Paul further shared how his loss of a job seemed to be the last straw for his wife in their marriage:

I thought [my wife’s asking for the divorce] was an emotional knee-jerk response…. Just the thought of [my] losing my job -- not even why I left my job - - but the fact that “Oh, no! We’re in financial stress and now we’re going to lose everything and it’s all his fault and I’m leaving.”

For some fathers, marriage at a young age followed soon after by the birth of a child added to the couple’s financial stress.

Brian: So then we had [our first child] and I was not very comfortable with it, like, financially, how are we going to deal with [a child]. Because we’re both … working part-time and going to school. So we had $21,000 income and, you know, two adults and a child living off of that. And we almost qualified for WIC (a form of government assistance) and all this other stuff that year. I would say that was the worst year we were off financially.

For seven fathers, the blame for the financial stress that existed in the marriage was tied to the respondent’s not earning enough money (and/or not holding a high enough career status) for his wife’s content:

Eric: She would work all these extra jobs and then the last couple of years in the marriage she was making a lot more money than I was so [she] was why don’t you do something about this, get a different job or something. [But I said,] well who watches the kids while you’re going out and making all this extra money? I do. You know, if you had to pay somebody to watch the kids you wouldn’t be able to do that. It was just a big fight.

Harold: [S]he often made me feel bad for not being able to afford more, to buy for her. She was always talking about what other guys did for their girlfriends or her sister’s husband … could do for his wife. … and I would feel guilty and without being able to express that or being able to identify or express that we’d argue.

Mark: She would say [the reason for our divorce was the] money situation. Because she always seemed to be broke [and] she had bills to pay and would say that I didn’t make enough money…. [Because] some of my jobs, I had jobs where you couldn’t work in the winter time. So there was some instability there with that but I can do anything, you know, and she knew that. And she worried for no reason so just, you know, the worrying about how she’s going to pay her bills and basically things that don’t mean much. So she would say that money was the problem.
Steve, who was unexpectedly displaced from the military, blamed himself for the financial stress in the marriage:

I would [the marital breakup] was my fault…. Being that I was the breadwinner and my livelihood was, you know, on the line, to me if I could’ve, you know, leveled off in another career at the time and made the same amount of money it would have been fine, but, I couldn’t do that….. I do blame myself. I take total responsibility for what happened.

Finally, Dan acknowledged the contributing role he played in exacerbating the couple’s financial stress which eventually led to their divorce.

Financial [problems]. I’ll be the first to admit that I did my share of damage on that you know. I mean I could give you a list of cars. And we had a house at one point and we lost it, so. And I’m sure that a large portion of that was due to my drinking.

Fathers’ Economic Experiences During Separation

Narratives in this section describe fathers’ economic experiences during the separation and divorce proceedings period. During this time frame, fathers’ economic experiences clustered around the following topics: (a) financial stress, (b) asset allocation, and (c) legal costs/settlement losses.

Financial stress. Temporary child support sometimes had an unexpected, negative impact on fathers’ financial well-being.

Frank: At that time I just, it [child support] killed me. If it wasn’t for my family I don’t know how I would have been able to keep the house. I got a ton of help from family members, financially. I’d go get the mail and there’d be a blank envelope in there with $50 in there once a week and I don’t know who was doing it. …. I mean it was nothing for me to come home and my refrigerator would be stocked with groceries.

Brian: ... She goes and files [for temporary] child support on me automatically. They give her … custody…. [Because I] have most of the income, boom, [they said] you’re going to pay out $1,300 a month, just like that! I mean [just] from papers she filed, based on daycare and various other [costs]. I’m like, can she do that? I don’t know, but she was doing it!
For a few fathers, their financial stress was intensified if their spouse filed for divorce after first separating. In such instances, and if the mother took the couple’s children, the father was assessed temporary child support backdated to the time the mother left the relationship.

Paul: [After] she left and we had our first hearing they said we’re backing your child support [owed] to the day she left, you’re now $2,900 in arrears in [temporary] child support. So she gets my income tax until I’m caught up. I’ll be caught up now, more like $1100 and basically I’ll be caught up.

Sometimes a father’s financial stress was increased because the father hoped for a reconciliation and, as a result, was attempting to support two households during the separation period.

Aaron: About 5 or 6 weeks [after we separated] … money started coming out of my check [for child and spousal support, eventually] … to where I didn’t have any money anymore. To pay her rent and mine, to pay her utilities and mine, buy her groceries and me, I didn’t buy groceries, cause my roommates were understanding. And it worked until [the courts] started taking money out [for support].

Richard, who hoped to reconcile with his estranged wife, was negatively impacted by his wife’s independent financial decisions which were beyond the couple’s means.

We don’t have a lot of money saved up. She says she’s moving [out] to an apartment…. I still loved her at the time, so I told her okay, if that’s what you need to do. [I] got a truck, moved her out. She was in the most expensive apartment complex in the area … her rent payment was higher than out house payment!

Asset allocation. Another topic of economic experience for some fathers in the sample was the loss of personal or marital property or assets during the separation period. In some instances, losses of property were without the father’s consent.

Oliver: It was unexpected when she filed and I came home and of course she had moved all the furniture out of the house and she [had] moved into an apartment…. Including all my items, my personal items, just things that I had, you know. Bicycle and tennis rackets, my sporting stuff. My hunting, my guns, all my hunting equipment, fishing poles, anything that, she would take anything, and I think that she was just trying to hurt me.
In certain circumstances, the wife’s removal of property, although not negotiated, was nonetheless legal. For example, if the wife had filed for divorce and the husband was served with a restraining order, he was legally barred from taking any of the couple’s property without legal permission. However, the reverse was not always true.

Frank: In the middle of the day I got a phone call at work [asking if] there’s supposed to be a moving truck at your house. I said “no.” That day that she had the moving truck here…. There was a restraining order against me from removing anything from the house, because I had been served with divorce papers. But there was no restraining order against her as of yet. So what happened is that I blocked the driveway, called my attorney, and said she’s taking everything! It’s not been agreed upon! Her dad was there and the police ended up coming. No one got arrested. Legally, I couldn’t take anything off the truck because there was no restraining order against her. Like [with] the washer or dryer, I said why should you or I have to buy both? Let’s split them, you take one and I’ll take the other!

Kevin shared how his wife got a restraining order placed on him and then proceeded to sell their possessions prior to the couple reaching a settlement agreement.

She had a big yard sale. My bed. I mean it was our bed but all the furniture, the washer and dryer that I bought for her, everything. Everything. She was moving and she sold everything.

For a few fathers, the pileup of financial stressors and other losses during the separation period took an exacting toll.

Aaron: [F]or awhile I really did feel like, gee, what is there? I don’t have control of any of my life and I can’t go see my sons and there was a few weeks where I didn’t see them at all just because of paperwork and timing and attorneys and everything. There was a time when she wouldn’t let me see the boys and at that point, I didn’t care if I lost my job, I didn’t care if I got evicted…. [I]t would have been really easy, you know, that’s the wrong way to put it. I really wanted to just give up. Call the bank and say, come and take the car. I’m tired of paying for it. Kick me out of the apartment, I’ll go stay with somebody else. All this stuff, I don’t want it.

Brian: Yeah, [I felt a] very big lack of control. ‘Cause I mean I was almost going to have to sell the condo and the Camaro. I mean here I am, they’re hitting me up like I’m a single guy, you know, here you can afford all this for your kids! And, oh, here’s this legal fee! And, oh here’s this, and I was just like. I was literally going to have financial difficulties making $55,000 a year and I was like this is ridiculous. I said, I lived better off than this making $21,000 a year! Because everybody’s got their hand in the pot! I was so angry!
Legal costs/settlement losses. During the period of separation and divorce proceedings, a handful of fathers shared legal experiences that appeared to be economically stressful to them. For example, Tim, who had not anticipated how much attorney’s fees might be, expressed his humiliation at having to borrow money from his father.

Tim: [A]fter $4 or $5 thousand dollars [of attorney’s fees] I was stone broke, I didn’t know what I was going to do. I said that to him and he said well, if you don’t pay me, you don’t have an attorney…. So you got to figure $900 a month for [temporary] child support. Attorney fees were $1,500 to $2,000 a month and … I was [also] paying the house payment, the utilities, all the food and gas, [and] insurance. Figure that on [a] state employee’s income. It didn’t take long to go down the tubes…. I borrowed $10,000 from my dad. I mean here he is, 72 years old and retired, I had to borrow from my retired dad’s income and that just killed me because I’ve never asked for a dime from anybody in my whole life.

For many fathers, the economic stress associated with the legal divorce process was exacerbated if the father believed their legal costs were higher than necessary, or because the settlement bargaining process was perceived to be unfair and, as a result, more costly to contest.

Most fathers blamed profiteering attorneys for unnecessarily drawing out the divorce process and inflating its cost.

Aaron: [My ex-wife’s attorney was] known for dragging things out and really making as many dollars change hands as possible…. [When we first started negotiating, ] I had my attorney send [a proposed] settlement agreement. I just threw away my copy of it last week. I compared it to what we ended up with and it’s almost identical. For almost two years [we litigated unnecessarily]. There are so many aspects of this that just infuriate me, just burn me to pieces.

Frank: I think what made it ugly were the attorneys. …. I don’t know, I feel I had a good attorney but I don’t know, you know, I don’t know what they’re saying behind closed doors. If it’s over quick, they don’t make much money. …. From what I witnessed down there [at court] waiting, I mean, the attorneys are all buddies.
Other fathers instead blamed litigious divorcing spouses for the father’s unnecessarily high divorce costs.

Dan: She fought me three years for total custody…. We could have settled the divorce probably seven times. .... Well, we offered the settlement seven times. The longer she drug it out the less she got…. Her attorney just quit on her about 3 months ago. Filed a motion with the court and dismissed himself as her counsel.

Some fathers felt economically victimized in the legal divorce process because they shouldered the majority of the legal costs.

Aaron: The third attorney, the guardian ad litem that was appointed to represent the kid’s best interests, I was given 85% of that bill….. That attorney’s not paid for by anybody but the people involved but my thought was that since my paycheck was split in half [to pay for temporary spousal and child support], shouldn’t the bill be 50/50? Out of $150 an hour, Jennifer was paying $22 and I was paying $128. $128 an hour of her $150 fee and she’d show up for court dates and we would sit there for two hours. Or we’d sit there for, the day we took depositions, she logged six hours. I was only there for one [hour].

To minimize the costliness of the legal process, a few fathers opted to forego paid legal counsel, especially if the father doubted that a more favorable outcome would result from the added expense.

Greg: [Getting my own attorney] wasn’t going to change any of the fact that I was leaving with nothing but my clothes and at the time I didn’t have the money for an attorney which it’s really sad to say. You try to explain that to somebody of the court or an attorney themselves and they just don’t even comprehend the fact that you couldn’t afford an attorney because they’re so used to making what they’re making, they take it for granted and it also just puts you lower down on the food chain but I wasn’t going to get anything from the house and I had no intention of leaving her with milk crates for furniture for my child. So I basically, I just wanted out so bad that I left with my clothes, a stereo and an ugly boat and that’s about all I had.

For some fathers, the economic stress associated with the legal settlement process was compounded by a perception that the bargaining process was tilted in favor of the mother. Brian articulated this perhaps most clearly:

I guess what I was not content with in the settlement agreement was, in the beginning, just the process. The whole way that the process worked, the fact that they automatically, it’s almost like an assumption of innocence or guilty, it’s like I’m presumed guilty and she’s presumed innocent, or whatever. She leaves. So, you know and I, the whole presumption that, oh, the kids are gonna go with the woman! That, just really burned me up. I think it gave me less bargaining power at the time of the settlement.
Thus, some fathers’ related experiences that suggested a need to trade assets for custody in light of their perceived bargaining disadvantage. Harold, for example, related how he negotiated assuming the couple’s marital debts in order to help ensure that his wife would consent to shared parenting.

Although we were going for shared parenting, she was trying to get $300 to $400 a month from me. I had indicated that I would … continue to pay for his child care, his benefits and things like that…. I anticipated … that [she] was going to ask for more [property or custody] at the last minute…. My attorney said, “Well, what are you prepared to do? What is the counteroffer?” I told him that I … would take on the $10,000 worth of debt…. I came up with that … because my attorney had indicated if [my wife] had asked for more and been given more then the next step would be to ask for full custody and I didn’t want to give her full custody. I was willing to give her a shared parenting agreement but not full custody.

A few fathers expressed a wariness of “asking for too much” for fear of losing more than what they were likely to receive.

Brian: In retrospect, maybe I could’ve been a little bit more firm and get what I wanted out of it…. But I was afraid I would get less [custody] or that I’d have to pay more money in that I’d have to pay the full support amount or something like that. And I mean, of course, I could always just take her to court, you know, with a lawyer. But who wants to spend $20,000, you know. I’m sitting here arguing over an extra $300 or $400 a month in child support, why am I going to pay a lawyer an extra $20,000 to get it decided when I know it’s probably going to go against me, considering at the time I had the domestic violence thing and various other things and see, it’s like one thing led to another, once again. It’s like, you know. So, uh, I didn’t like my bargaining position right from the beginning.

Although Brian’s preceding narrative suggests a degree of limitation in using money to sway a more favorable settlement outcome, most fathers believed having money was positively correlated with more desirable settlement outcomes.

Nick: I wish I had been better prepared, as far as money wise. It all comes down to money basically. If I’d had money it would’ve been totally different. I would have gotten a better lawyer. She would never have gotten temporary custody of them. She would probably only be seeing them every other weekend right now. Because she, to me, she was pushing the boundaries, like taking them to places where it wasn’t safe. Beating them with the damn belt.
Tim: For the longest time all that mattered was my kids but it got to the point and it didn’t take long, that money was right up there, as important, if not more important, because without money you can’t fight for your kids.

Fathers’ Economic Experiences After Divorce

Narratives in this section describe fathers’ economic experiences postdivorce. For the 20 fathers in the sample, the average time since divorce was 18 months. The maximum time since the divorce for any of the fathers in the study was three years. The fathers’ economic experiences clustered around the following topics: (a) financial stress, (b) child support and shared parenting expenses, and (c) lingering resentment over the divorce settlement’s allocation of assets.

Financial stress. When asked how they were doing financially at the time of the interview, a handful of fathers verbalized difficulties making ends meet.

Paul: Absolutely terrible. I live on $7.00 a month discretionary income. I’m trying to live by a budget where she’s getting over $800 a month in child support. I’m clearing less than $1,000 a month, or about $1,000 a month and with … car insurance and life insurance and church expenses and things like that. I have seven dollars a month after I take “X” amount [of dollars] to spend with the kids…. I have the kids every other weekend and … if we go to say a [high school] football game, … by the time you go to a football game with four kids and a dad you know, you’re hitting $30 or so, or if you go to a movie, we go to the dollar movies, but nonetheless, kids expenses add up…. Right now my car has a leak in the radiator, so I don’t want to get caught in traffic. Right now my brakes, my brother in law fixed my brakes but they sound worse now than they did before he fixed them. Everything I get is rag muffin…. All my clothes come from the thrift store.

Mark: I’m always broke because you know I spend a lot of money in child support and I spend a lot of money on [my daughter]. [I]t’s tough. Every once in awhile it gets rough but I get by, you know.

For some fathers, their economic stress intensified after the divorce became finalized as marital debts, attorney fees, and back-child support came due.

Aaron: [Financially, things are] not well. I took on [somewhere between $8,000 and $10,000] in marital debts which I haven’t been able to pay. Now … add attorney bills … somewhere in the neighborhood of $6,000 on top of all this. So now we [he and his new spouse] can make ends meet at the moment, but that does not include paying all the bills. So there was the thought of declaring bankruptcy but I think I’d rather try and work it out.
For two fathers, arrearage miscalculations by their local child support agency were a source of added economic stress, if only temporarily.

Frank: And the day the divorce was final, the [temporary] child support stopped. Two weeks ago [prior to the interview] I get a letter saying I owe $13,000 in child support. I called them and I said this has got to be a mistake. I mean, I said, I understand that there’s a lot of deadbeat dads out there but why, this is the first letter I got, why would you let it get to $13,000 before you tried to contact me? She [eventually] said just disregard it.

For four fathers, short-term or prolonged term financial difficulties resulted in their moving in with another family member, usually their own mother.

Mark: I moved in with [my mother] for awhile because of the money situation right after the divorce. I’m not living there now but just directly after the divorce because I was kind of strapped.

Two fathers equated their current levels of financial stress to the loss of their former spouses’ income and/or services. For example, when asked, “What’s been the most difficult adjustment back to the single life for you?” Jeff replied, “One paycheck” (laughs). Will, who was the custodial parent to two teenagers, reflected on the added financial burdens that came along with cutting corners as a single parent.

[I]f I had a mate that was working or just a mate that kind of watched [out for] my money going out the door, [for] fast food and garbage that, you know, I buy just for the sake of convenience, you know, my situation would be a lot better. But from that standpoint I can’t say that it couldn’t be easier if I had someone else here helping.

Will added that he felt his financial stress was exacerbated by the age of children (teenagers) and because of his decision to switch careers.

Will: Right now I’ve gotten involved with another business that I’m trying to get up off the ground myself so right there is a lot of pressure. The money isn’t coming in right now the way it should be and you know so now I’m getting pressure off the kids. They’re accustomed to getting everything they want, you know, and I’m saying it’s not here right now. I’m just struggling to make ends meet, you’re going to have to, it’s going to be a few months before I’m up to where things will be back to somewhat normal. So that’s a lot of pressure on top of just trying to provide for, to be there for them. Cause the older they get the more things they get involved in. …. It’s just overwhelming at times.
For a few fathers, their post-divorce economic stress had a negative impact on their efforts at establishing or maintaining new intimate relationships. Dan, for example, was engaged at the time of the interview. He indicated that his poor post-decree financial situation was affecting his decision on the timing of remarriage.

How would you say that things are going financially? Like shit. (laughter) That’s candid (more laughter). I know, what else can you say? It could be better! It could be worse, don’t get me wrong! But it could definitely be better! …. [E]ventually I’m going to have to file for bankruptcy and I’m going to have to do that before I marry [my fiancée] so I don’t drag that along with me. I need to completely just close the door on the past and move forward.

Aaron described how economic stress during the postdivorce period taxed his new family’s basic needs.

Back when I was losing almost $850 a month in support ... we were at our financially very most difficult point. We would go through spells, we went through a spell of about three months where we didn’t have a telephone. Which is fine, I’d rather not have a telephone. I could live in a cabin with no electricity and I would be thrilled. But that’s not acceptable and we went for a couple of months without a telephone. At our very lowest point we had no electricity … for four weeks. I never realized that I can do without a microwave, without the toaster oven, certainly without the television or the computer, but it runs the refrigerator. The gas runs the hot water heater. Yeah, I don’t use the stove enough to feel that I need gas until our gas got shut off on two occasions. Then we had to take cold showers. And if you sit in the bathtub and try to microwave some water, you know, as much as you can to try and make a warm bath for the baby, it’s a lot of work, it takes a long time. But at our lowest, we went without electricity and gas for quite awhile and that was, at night I’d have oil lamps [as] … our lights. And this was in the tail end of winter time.

Paul, who reported a history of economic stress from the time during his marriage to the present, described how his economic troubles handicapped his ability to provide his children as nice a home as that provided by his ex-wife.

[My children are] living in a $200,000 house in Gahanna with five bedrooms and all this puff-ti-do stuff and everything…. They live with their grandparents. My ex-wife’s parents [who] I mean [are] not “rich-rich” but they’re good providers…. [The children] have their own bedrooms. See here with me, my son sleeps in the bed with me, my daughter sleeps on a futon and the two daughters sleep in a pull out sleeper sofa….. [At] their house, … they have a computer, they have on-line, they have all these computer games…. [P]lus mom and her family buy them all kinds of stuff. And so from that standpoint it’s funner there. But they love their dad and they know that their daddy loves them.

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Paul added that, occasionally, the strain of being the less capable provider led him to express his resentments toward his ex-wife in front of his children. For, example:

[Y]our mother thinks that because she can shop at Easton and City Center and these places that it makes her something and I buy my clothes at thrift stores so I’m a loser, you know, and stuff like that.

Nick’s financial stress was exacerbated by the postdivorce onset of a disabling condition that currently prevented him from working. At the time of the interview, he was living with his mother and was the primary custodial parent to his three daughters.

I’ve been off on medical leave and my wages, my disability pay ran out in March. So I’ve had to get help from human services. I [now] get $373 a month whereas I used to get $373 a week! And my rent is $400 you know! So, it’s a struggle here. [And] she doesn’t have to pay child support: she claimed hardship [even though] she makes $10 something an hour. So you know the only hardship is that she wouldn’t be able to buy all the beer that she needs, you know!

Finally, for a few fathers, added financial stresses came in the form of postdivorce litigation expenses. In some instances, these litigation costs were the result of “correcting” child support or child visitation arrangements, arrangements that the fathers viewed as unfavorable.

Oliver: Well I think the visitation is okay now but I’ve spent [in excess of $8,000] in attorney fees to fight for those rights and to re-enter it back into the court system. (Originally, Oliver had an arrangement similar to standard visitation: one day a week, every other weekend, and during some vacation time. His renegotiated visitation arrangement is such that his children spend approximately 40% of their time with him.)

Child support and shared parenting expenses. It was fairly common among the sample of 20 fathers to express their dissatisfaction with child support amounts. Such dissatisfactions revolved around how the child support award was determined, and whether the amount ordered was necessary for raising their children. Some fathers believed that their child support was unfairly being used to help support their former spouse.

Eric: I’m giving her $800 a month [child support for two children] which pays the house payment so all she has to pay is the car payment and the babysitting and the bills for the house. I figured it out once and I don’t know if it was a couple of months before the divorce or after the divorce but I basically was making $1,200
a month after taxes and child support and everything. She was making $4,200 a month after taxes and with [my $800] child support and everything. …. I think I figured out it was like $2,800 to $3,000 more a month than I was making and [then] she was telling me [at the time that] she didn’t have the money for this and she couldn’t afford to do that.

Eric further believed that his child support amount was excessive based upon comparisons to another divorced father.

I don’t think it’s right. ... [$800] for two kids. And I know, one of [my new wife’s] friends, she gets like $300 a month [yet her former husband] makes like twice as much as me. I don’t know if it’s because he’s in a different county ... or whatever but it doesn’t seem like it’s fair all the way around.

Some fathers’ resentment over their child support related to not having control over how the child support money was spent, a finding reported previously in other studies (Catlett & McKenry, 2004; Umberson & Williams, 1993).

Oliver: We have shared parenting…. We’re supposed to both share the expenses equally for the children. For example, she would put in 50% of that support and I would put in 50% of that support and that makes the 100%. Well I never see, I know it’s a big issue, but here I’m paying support and we have shared parenting. I’m paying support but I never see her half of that support…. I pay her $1,000 a month…. It’s a very unfair system, in my particular case, when it comes to support issue. Not that it hurts me financially but it’s the concept that she’s not putting in the other 50%…. So if I was paying $1,000 and by rights, if she was paying $1,000, that means those children have $2,000 a month. That is not the case.

Other fathers’ post-decree economic stresses were fueled by conflicts surrounding shared parenting expenses. Usually, these fathers felt their former spouse was not assuming an equitable share of their shared parenting expenses.

Chris: There are things that she does not provide for them that she should. Clothing. She does not provide ... they are still wearing the same stuff they had last year to school, things like that...which upsets me. Christmas programs, they wore t-shirts two years ago to the Christmas program. I got on her about it ... she actually dressed them up this year or last year. Pictures. They have pictures taken in t-shirts ... I have not gotten pictures in two years just because of that very reason ... um things like that which I think she is not paying enough attention to or she’s got things that she needs and the kids don’t.

Nick: I buy them stuff. She buys them stuff. And for some reason it seems like all the stuff I get them ends up over at her house. … About two months ago I went looking for a pair of socks for my boy. And I had done all of the laundry in the
house. And I could not find one pair of socks! You know! And I went over and I
told her, I said look, you need to go through his socks because he’s got about 12
pairs of socks that I just bought him new recently and I can’t find any of them. So
she goes up to his sock drawer and he’s got like a big pile of socks there. I told
her, I said, those are the socks I got him. So she gave me some of them back. So,
now, whenever I buy him new socks I take a black marker and open them up and
put a little spot on the top, around the side. And his pants, I’ll try to mark them
too so I’ll know there supposed to be here. I mean, she wants to buy new stuff and
mark it, fine. But the stuff that I get him, I want it over here, you know.

Sometimes, the dissatisfaction with shared parenting expenses involved monetary
or time expenditures surrounding the transfer of the children during visitation. Paul, who
lived in a suburb about 25 miles away from his ex-wife, was asked, When you exchange
the kids, do you always go to her place or does she come here? He replied, “Never. I
always go there.” Eric echoed similar experiences.

Eric: The big issue we have is, no, it’s not the money, it’s the fact that she expects
me to pick up the kids at her house or at the babysitters or whatever. She, you
know, basically when I’m not supposed to have them I’m not going to waste my
time traveling. That’s your job. Which is a big hang up for me and Barb because
my philosophy is, you know, we’re doing this together and she should make half
the effort instead of me driving all the way to Delaware and then driving all the
way back. Have you guys ever talked about just meeting half way? We talked
about several, I would bring it up and she’s like, “no, I’m not doing it. I refuse to
do it.” The only time we ever did it was one time when I had them last Christmas.
We split Christmas. I had them in the morning and she met me half way because I
told her, she wasn’t going to get them unless she came half way. I said I’m not
driving all the way [about 35 miles] up there, to Delaware, to drop them off, and
then all the way back….. It’s about 40 minutes to get there from here, 40 to 45
minutes, depending on the traffic. So, you know, that’s 45 minutes, an hour and
half to get there and back.

For Eric, conflict over shared parenting expenses with his ex-wife was also a
source of conflict with his new wife.

Eric: I have more taken out of my check than I take home. ... I make like $60 less
than what’s taken out between child support, income tax, and everything else.
And that’s a really bad point with my new wife because we give [my former wife]
$800 a month and yet [she’ll] ask me for [more things, e.g..] “well can you buy
some clothes for the kids or can you ....”
For some fathers, their dissatisfaction surrounding shared parenting expenses was having to pay a greater portion of the child’s expenses.

Dan: You know, I pay almost $1,000 a month in child support in addition to the $140 some dollars a month it costs me to cover them with insurance. In addition to any cost above and beyond that, I got hit with 65% … for doctor bills. I got hit for 65% of that. The guardian ad litem fee is split 75/25…. This is in addition to everything else. And here I am three years later and she still refuses to get a job.

Brian, who seemed particularly conscious of spending, said “I wish I didn’t have to deal with her financially, because it brings up the most friction, more than anything.”

Lingering resentment over the divorce settlement’s allocation of assets. Because laws surrounding marital property division vary by state, it may helpful to first provide a legal backdrop before further discussing these fathers’ economic experiences. The fathers in this study resided in Ohio. Like most states, Ohio adheres to an “equitable distribution” model for dividing marital property, whereby equitable is “defined as ‘what is fair, [but] not necessarily equal’” (Divorce Source, n.d.). Ohio law views “marital property” as “real and personal property … acquired by either or both … spouses during the marriage” (Levin, 2004). Marital property is distinct from “separate property” which may be property acquired prior to the marriage, or during the marriage, by inheritance, gift (given to one spouse only), personal injury settlement, or “income or appreciation from separate property that did not come from the labor or substantial effort of either party during the marriage” (Ohio State Bar Association, 2002). Eight factors guide how the courts divide marital property, including each spouse’s assets and liabilities, whether the property can be liquidated easily, tax implications of the division, and “any agreement that the parties might have reached between themselves” (Ohio State Bar Association, 2002, p.150).

Although most divorcing couples reach property settlements without the court’s interceding, divorce statutes and case law presumably play a key role in shaping the appearances of those settlement agreements (Braver, 1998; Stamps, 2002).

In the present study, a number of fathers seemed to hold lingering discontents over the divorce’s allocation of assets and liabilities. Some fathers appeared to hold disagreements over what constituted marital (as opposed to “separate”) property and, further, how marital property was divided. For example, when asked if they thought whether the settlement worked out was fair, a number of fathers said “No”: 89
Harold: I agreed to take on all the debt. Before she moved into the house with us, I had done everything to secure the home. No one knew who she was. I bought the [new] home, somehow without her name being on the agreement, the purchase agreement. Actually, I built the home. [Apparently, husband had built a home despite couple would eventually divorce.] She was allowed to live there although we knew that we were going to get a divorce. I ended up offering to pay all of the debt and giving her half the equity in the home. So when I sell the home, which I haven’t yet, she gets half of the equity – for no payments made or no help on the mortgage payments, and [for having made] most of the [other joint marital] debt.

Jeff: She had no credit before we married. [We had to file for] bankruptcy. I lost my credit. I lost my house. I lost everything because of this woman. I feel like I got ripped on it.

Oliver: I think that because since I had, I was financially secure before, prior to me marrying her, you know, she got to have a large portion of that which I had to share. You know, I think that was hurtful. She didn’t work for the money. If it was money that maybe we both earned that was one thing but property or what you have prior to that I’m just not a believer in that.

At the time of the interview, a few fathers still held resentments, if not grief, over the loss of assets from the divorce. Tim, who during his marriage had paid for most of the couple’s joint expenses from his income alone, was perhaps the most resentful:

[T]he money aspect of it, I think will always eat at me until the day I die. Yeah. I’ve gotten over [her leaving me]. I was in love with her. It took me at least a good solid year before I got my head together. It just ate me alive. [But] the money, it’ll piss me off til the day I die. Because it’s, you know, you look at it and you’re you and I’m me, and it was all mine. Every dime of it was mine. I busted my butt for every single dime of it and she actually brought up the point, not too long ago, well, I worked too, I made as much as you did and I said well, that’s exactly the point I’ve been trying to make for the last couple of years. We both made the money but this divorce, what you got, you consider your half, the stock, the house, the cars, the condos, it never cost you a dime. Never cost her a dime, period. Meaning, it never came from her earnings? Nothing.

For one father, the grief over lost financial stability seemed to almost surpass his grief surrounding the loss of his marital relationship. When asked if he ever regretted getting the divorce, Aaron replied,

Sometimes. But it’s mostly financial. I regret that it happened because we were getting ahead. We were meeting all of our bills and we were getting ahead in that we were getting bills paid off and we were starting to save some money, we were starting to really have some money to spend and enjoy ourselves.
Summary

Experiences of economic stress existed at various points and to varying degrees for most of the fathers in this sample. For some fathers, economic stress was short-term or one-dimensional, and eased as marital or legal debts were resolved, or as child care expenses decreased, etc. For other fathers, economic stress was more prolonged, or more multifaceted. At the time of the interview, six months to three years postdecree, a minority of fathers reported experiencing difficulties making ends meet. A number of fathers still carried a noticeable level of resentment or grief over losses and financial constraints resulting from their divorce. A number of fathers expressed dissatisfaction with child custody and support settlements or complained about shared parenting expenses. Finally, the reaching of a legal settlement to the divorce did not necessarily mean an end to economic stresses surrounding litigation and divorce as some fathers expressed economic concerns surrounding the costs of postdivorce litigation.
CHAPTER 5

DISCUSSION

This chapter begins by summarizing the study’s findings and comparing its findings to the literature reviewed. Next, how well the findings fit the stress and gender perspectives that guided the study is discussed. This chapter concludes with a discussion of the study’s strengths and limitations as well as suggestions for future research.

Summary of Findings and Comparisons with the Literature Reviewed

The summary of findings is divided according to the three time periods utilized for the data analysis: during marriage, during separation/divorce process, and postdivorce (See Table 5.1). Following each summary, comparisons are drawn to the reviewed literature.

In summarizing the study’s findings, the term “economic tension” is introduced to characterize fathers’ stresses, worries, or conflicts surrounding their economic experiences of divorce. “Economic tension” encompasses subjective experiences surrounding past, present, or future economic stresses, and represents a temporally broader conceptualization than previous conceptualizations. Previous conceptualizations of economic stress have restricted their attention primarily to (a) the past, such as substantial income loss (Elder & Caspi, 1988), (b) the present, such as economic pressure (Conger et al., 1999) or the perceived difficulties in meeting economic provider role demands (Hilton & Devall, 1997; Pearlin & Schooler, 1978), or (c) the present and future, such as the perceived adequacy of one’s current and future economic resources (Voydanoff & Donnelly, 1988). Economic tensions may be antecedents to or consequences of other events, including other economic tensions. For example, money management disagreements (an economic tension) may lead to financial stress such as
that associated with difficulties making ends meet. The reverse could also be true. Financial stress (e.g., difficulties making ends meet) could be a consequence of money management disagreements.

Fathers’ Economic Tensions During Marriage

All 20 fathers in this study described varying degrees of economic tensions during their marriages that were cited as contributors to their divorce (See Table 5.1). These economic tensions most commonly fell within three areas: spousal disagreements over the division of paid and unpaid work, financial stresses (i.e., difficulties making ends meet), and spousal disagreements over money management. Sixteen fathers (80%) described economic tensions over the division of paid and unpaid work, such as whether to have both spouses work or not, which shifts to work, or whether a spouse was adequately performing their paid and unpaid work roles. Fifteen fathers (75%) described economic tensions relating to financial stress, such as difficulties making ends meet or burdensome debts. Twelve fathers (60%) described economic tensions over spousal disagreements over how to manage money, such as spending, how to manage debts, or whether or not to file for bankruptcy or receive welfare.

The preceding statistics suggest that most of the fathers experienced multiple economic tensions during their marriage. Eight fathers (40%) described experiencing all three of the aforementioned types of economic tension, and seven fathers (35%) described experiencing two of the types. The occurrence of multiple economic tensions during marriage can be explained, in large part, because the tensions were interrelated, though not exclusively. Seven fathers (35%), for example, described experiencing financial stress that appeared to follow marital conflicts over money management. Larry, for instance, described financial stress that could be attributed to his wife’s overspending.

Larry: She [always] had financial troubles…. I would pay $25,000 a year off on debts and she would borrow $30,000 to $35,000…. We both made the same income. She would come to me in tears and say, well I’ve got these credit cards, I don’t know what to do, I don’t know why I do it. This would go on 3 or 4 times a year we would have this same thing.
In contrast, some economic tensions were unrelated. Three fathers, for example, described financial stresses that appeared to be solely attributable to the couple’s not earning enough money. The couples were in agreement over the division of paid and unpaid work as well as how their money was managed. They simply did not earn enough income to make ends meet.

Aaron: [B]efore our first son Jacob was born, she was working for a daycare and they had actually offered that he go to that daycare and she could continue to work, but we really, we consciously sat down and talked about it and said hey, we want our sons to be raised up … the way we feel is right…. And if we could have gotten away with just one of us working [only one job] and continue to meet our bills we would’ve done that, but financially I had to go to two jobs and then full-time for both of them.

Comparison of findings to literature reviewed. Although economic tension appeared to present in all 20 fathers’ accounts of “what went wrong in their marriage,” it was never the lone reason given for divorcing. The most common “other causes” of divorce were incompatibility/“grew apart” (n=8), adultery (n=5), and alcohol/drug abuse (n=4). Consequently, it is difficult to quantify the extent that economic tensions during fathers’ marriage contributed to their divorces vis a vis other reasons. Prior studies of divorce almost unanimously find multiple causes of divorce, and include financial stress/conflict as a cause of divorce, although it is seldom among the top three reasons (e.g., Amato & Previti, 2003; Amato & Rogers, 1997, Burns, 1984; Cleek & Pearson, 1985; cf. Lawson & Thompson, 1999).

Fathers’ Economic Tensions During Separation

Fathers’ economic tensions during separation most often fell into three different themes: financial stress, legal costs, and asset allocation. Like economic tensions during marriage, these three tensions during separation were often interrelated.

Fourteen fathers (70%) described financial stress (e.g., difficulty making ends meet) during the separation period (see Table 5.1). The sources of fathers’ financial stresses seemed to be most often attributable to joint consumption (the greater expense to a family to operate two households instead of one), and to temporary child support because children most often went into their mothers’ custody when the couple separated.
Frank: At that time I just, it [temporary child support] killed me. If it wasn’t for my family I don’t know how I would have been able to keep the house. I got a ton of help from family members, financially. I’d go get the mail and there’d be a blank envelope in there with $50 in there once a week and I don’t know who was doing it. …. I mean it was nothing for me to come home and my refrigerator would be stocked with groceries.

A second theme of economic tension for fathers during separation was attributed to legal costs associated with the divorce. Thirteen fathers (65%) described economic tensions surrounding unexpectedly high legal fees, unfairly apportioned legal fees (whereby the father had to pay more), unanticipated court costs associated with to determining custody (e.g., psychological assessments), and costly delays attributed to adversarial spouses or price gouging attorneys.

Larry: I don’t think attorneys are very helpful…. They are not active at pursuing solutions as much as they are filing motions, going to court, doing what they get paid to do.

A third type of economic tension experienced by fathers during separation related to dividing up marital assets. Fourteen fathers (70%) experienced economic tensions surrounding the non-negotiated seizure of property when the father wasn’t home. Dividing marital property also meant dividing debts, which may have served to add another source of economic tension on some fathers by making the debt more salient. That is, whereas joint marital debts may have been psychologically put on the back burner during marriage, some or all of the marital debt was now placed squarely on the father’s shoulders alone.

To better understand fathers’ economic tensions surrounding asset allocation, it is helpful to consider fathers’ experiences surrounding child custody. Uncertain child custody outcomes, especially the fear of losing regular contact with one’s children, appeared to exacerbate fathers’ economic tensions during separation. This economic tension appeared to be magnified as the result of greater economic demands being placed upon the father (e.g., temporary child support, joint consumption, legal and court fees) at precisely the time when the father may have most perceived a need for money to assure a fair share of child custody.
Tim: For the longest time all that mattered was my kids but it got to the point and it didn’t take long, that money was right up there, as important, if not more important, because without money you can’t fight for your kids.

Although most fathers believed that money, ideally, could help assure more favorable custody and property outcomes, the relationship between money and negotiating ability was not clear cut. For example, some fathers feared that they could be penalized if they attempted to negotiate for much more than what they were being offered.

Brian: In retrospect, maybe I could’ve been a little bit more firm and get what I wanted out of it…. But I was afraid I would get less [custody] or that I’d have to pay more money in, that I’d have to pay the full support amount, or something like that.

Many fathers believed that the courts favored mothers in determining custody. As a result, a number of fathers believed they had to make financial sacrifices to receive a fairer division of custody, or “pay to play.” Financial sacrifices came in the form of relinquishing more marital property, agreeing to pay more child support, or assuming more of the couple’s marital debt. It is suggested that because this sacrificing of assets for custody was seen by fathers as unfair, it amplified fathers’ economic tensions, perhaps even more than the actual dollar value associated with those sacrifices.

Comparison of findings to literature reviewed. Fathers’ economic tensions during separation were mostly consistent with prior research. Studies that have utilized subjective measures of men’s economic adjustment or experiences during divorce have found that men’s economic adjustment (or maladjustment) to be commonly associated with concerns over legal expenses, property division, and requests for rehabilitative alimony (Arendell, 1995; Braver, 1998; Catlett & McKenry, 2004; Riessman, 1990). The “pay to play” theme found in this study echoes a previous study by Catlett and McKenry (2004). In their sample, divorced fathers used phrases like "buying' their children, 'trading money for custody,' and … 'ransom'" to describe the financial sacrifices to gain more custody (p.177).
Fathers’ Economic Tensions Following Divorce

Fathers’ economic tensions following divorce centered around three themes: financial stress (difficulty making ends meet), perceived unfairness of child support and shared parenting expenses, and lingering resentments over asset allocation.

Thirteen fathers described experiencing financial stresses following their divorce (See Table 5.1). Financial stresses following divorce were attributed to a variety of reasons, paying child support, shared parenting expenses (such as for childcare tuition or medical insurance), lingering legal or marital debts, postdivorce litigation expenses, and the added costs of supporting a new family.

For some fathers, these financial stresses following divorce were temporary, abating as legal and marital debts were paid off, as a child transitioned from daycare (“paycare”) to kindergarten (free), or when the father recoupled. For other fathers, financial stresses persisted up to the time of the interview. Four fathers temporarily lived with family or friends after the divorce to minimize their financial stress. At the time of interview, five fathers were struggling to make ends meet, and two fathers resided with their mother. Three fathers acknowledged that they were contemplating filing for bankruptcy. Two fathers who had primary custody of their children cited their ex-spouse’s inability to pay child support. One father experienced financial stress after the onset of a disability prevented his ability to work.

The reader is cautioned against presuming that all cases of postdivorce financial stress were consequential to the father’s divorce. Four fathers also described experiencing financial stresses during marriage. Thus, for these fathers, the divorce might be thought of as exacerbating or prolonging pre-existing financial stresses, rather than sparking hardships anew. For two fathers the divorce served to alleviate a father’s financial stress by severing all legal responsibility for his (ex-wife’s) continued accumulation of debts. One such father was Larry, whose wife during their marriage rang up $30,000 of credit card debt annually. Following divorce, Larry was able to use his ex-wife’s indebtedness to him to leverage her co-parental cooperation.
Larry: She always owes me money [now], and I think that helps avoid the conflict. [If] she gets real mouthy with me, I’ll say, ‘You owe me money, [so] don’t get too smart [or else] we’ll go back to court.’ And that shuts her up … she doesn’t argue with me at all. I figure, well [if a] few hundred dollars [she owes me] buys me some peace, then it’s money well spent (laugh).

Another source of economic tension for some fathers was the perceived unfairness of set child support requirements. Fathers questioned the amount of their child support determinations and whether a portion of their payments was being used to support their former spouse. For some fathers, this economic tension existed even though the child support requirement did not, in and of itself, pose a financial stress.

Oliver: We have shared parenting. I’m paying support but I never see her half of that support…. I pay her $1,000 a month…. It’s a very unfair system, in my particular case, not that it hurts me financially. But it’s the concept that she’s not putting in the other 50%…. So if I was paying $1,000 and by rights, if she was paying $1,000, that means those children have $2,000 a month. That is not the case.

Another related form of postdivorce economic tension centered around unequal shared parenting expenditures. It seemed as though this economic tension arose for some fathers more as the result of the father feeling taken advantage of by his former spouse, rather than the actual extra parenting expenses the father incurred. It is suggested that as a result of fathers’ perceived slights involving custody and asset division during divorce they were more sensitive to shared parenting expenses that appeared to be unfair.

A final postdivorce economic tension for the fathers in this study was lingering resentments over asset allocation. Asset allocation continued to be a sore subject for a number of fathers postdivorce, just as it had been a sore subject during separation. It should be noted that the fathers in this study lived in Ohio which, like most states, uses an “equitable distribution” model of property division. Such law holds that marital property acquired during marriage by either spouse is subject to being divided fairly (although not necessarily “50:50”) in the event of divorce (Divorce Source, n.d.). Seven fathers felt the asset division in their divorces were unfair because the division “commingled” the father’s greater assets brought into the marriage, or because the divorce ignored the father’s greater financial prudence during the marriage. Jeff, when asked if he thought his settlement had been fair, gave the following response:
Jeff: No! She had no credit before we married. [We had to file for] bankruptcy. I lost my credit. I lost my house. I lost everything because of this woman. I feel like I got ripped on it!

Comparison of findings to literature reviewed. Postdivorce economic tensions of the 20 fathers in this study were somewhat consistent with prior research. Consistent were findings that child support was a source of economic tension for many noncustodial fathers because the child support amounts were perceived to be excessive and/or because the father had little control over how the support money was spent (or that the ex-spouse was not held accountable to how the money was spent) (Catlett & McKenry, 2004; Umberson & Williams, 1993). Braver (1998) and others have noted how noncustodial fathers’ “lack of parental authority” negatively impacted fathers’ divorce adjustment. In similar terms, it seems (noncustodial) divorced fathers are also negatively impacted by a “lack of financial authority” (which might be conceptualized as one dimension of parental authority).

Also consistent with past research was fathers’ perceptions of unfair treatment in the legal divorce. The majority of fathers in the present study viewed the legal divorce as biased against fathers with regard to financial responsibilities (too high) and child custody (too much in favor of mothers) (Arendell, 1995; Braver, 1998; Brinig & Allen, 2000; Catlett & McKenry, 2004, Griffin & Braver, 2000). Less consistent with prior research were the economic tensions described following their divorce. The overall sense gained from the sample was that most fathers do not profit economically from the divorce. This finding contradicts some previous studies (Garfinkel & Oellerich, 1989; Kitson, 1992; Thompson & Amato, 1999; Weitzman, 1985), but is in line with other studies, some of which are more recent (Braver, 1998; Folse & Varela-Alvarez, 2002; Henman & Mitchell, 2001; McManus & DiPrete, 2001).

Three possible explanations may account for the finding that the fathers in this study appeared to experience more financial stress following divorce than was found by some other prior studies. One explanation is that the majority of the fathers (16 of 20) in this study were the spouses that were “left.” Consequently, it is possible their stories contained a greater ratio of “victim” narratives, including narratives of economic victimization.
A second possibility is that because the fathers in this sample were pre-selected based on their comparably higher levels of conflict during marriage and/or divorce, their residual feelings of conflict may have predisposed them to dwell more on the negative rather than positive experiences surrounding their divorce.

A third explanation may lie in methodological differences across studies. For example, whereas the fathers in the present study were interviewed within three years of divorce, that other studies that permitted longer periods since divorce may have found lesser measures of economic tension. In a similar vein, studies that used either more objective or narrower measures of economic stress/tension would have been likely to find less presence of economic tension.

Summary of Findings

The findings of this study, compared to previous studies, perhaps more fully articulate fathers’ economic tensions across divorce. The most prevalent themes of economic tension across fathers’ divorces were as follows: (a) during marriage -- financial stress, money management, and the division of paid and unpaid labor, (b) during separation -- financial stress, legal costs, and reaching agreement on asset allocation and child support, (c) postdivorce – financial stress, child support, and lingering resentments over asset allocation. Fathers’ financial stresses postdivorce were more prevalent than some previous studies would suggest (Garfinkel & Oellerich, 1989; Hilton & Desrochers, 2000; Kitson, 1992; Maccoby & Mnookin, 1992; Thompson & Amato, 1999; Weitzman, 1985). Consistent with past research, many of the fathers in this study experienced the legal divorce as unfair (Arendell, 1995; Braver & Griffin, 2000; Catlett & McKenry, 2004; Kruk, 1992; Umberson & Williams, 1993). These perceptions of unfairness surrounding the legal divorce appeared to intensify fathers’ experiences of economic tension during and following divorce.

Theoretical Fit of Findings to Stress and Gender Perspectives

This study’s findings appear to fit most closely with stress perspectives of divorce, particularly the writings of Pearlin and colleagues (Pearlin, 1989; Pearlin & Johnson, 1977; Pearlin & Lieberman, 1979; Pearl & Schooler, 1978; Pearlin et al.,
1981) as well as Amato’s (2000) more general “divorce-stress-adjustment” model of divorce. The findings appear to fit less closely with gender perspectives of divorce, although there appears to be some theoretical merit to using a gender perspective as well.

**Theoretical Fit of Findings to Stress Perspectives**

The findings of this study appear to fit best with the three components of stress theory: social structure (Pearlin et al., 1981), stressor pile-up (Pearlin & Lieberman, 1979; Pearlin & Schooler, 1978; McCubbin & Patterson, 1983), and economic stress/strain (Conger et al., 1999; Hilton & Devall, 1997; Pearlin & Schooler, 1978; Pearlin et al., 1981; Voydanoff & Donnelly, 1988).

**Social structure.** Pearlin and colleagues emphasized the significance of social structures as sources of individual stress. They contended, “The sources of social stress can be traced to the very boundaries of societies, their structures, and cultures” (Pearlin et al., 1981, p.338). In the present study, the most visible social structure to influence fathers’ experiences of economic tension was the legal system. Many fathers in the present study described feeling disadvantaged, if not exploited by the legal divorce. Similar findings have been reported in other studies (Arendell, 1995; Braver & Griffin, 2000; Braver, 1998; Catlett & McKenry, 2004).

Fathers appeared to be particularly displeased with the division of custody and assets. Many fathers’ stories shared their perceptions of maternal bias in the legal system, particularly with regards to the assignment of child custody.

Nick: it was $260 a month, for child support! I’m like “wait a minute here, this is totally wrong”. You know, I took my kids out of a bad situation -- drug abuse, alcohol abuse, violence -- and she gets them like this! This ain’t right!

Because of this bias, a number of fathers described feeling disadvantaged in the bargaining process of divorce. As a result, they often felt it necessary to trade assets for more favorable custody arrangements (or to simply be satisfied with less).

Brian: I guess what I was not content with in the settlement agreement was … [the] presumption that …the kids are gonna go with the woman! That, just really burned me up. I think it gave me less bargaining power at the time of the settlement.
Economic stress pile-up. Another focal point of stress researchers is the phenomenon of stress pile-up and its relation to stress and coping. McCubbin and Patterson described stress pile-up as the “of strain which may [result from] unresolved hardships from earlier stressors or transitions” (Pearlin & Schooler, 1978)” (1983, p.13). In the present study, the piling up of economic stressors was evident for fathers across all three periods of divorce (i.e., during marriage, during separation, and postdivorce). As might be expected, economic stress pile-up was the most transparent during the separation period. The separation period, more than the other two periods, was characterized by sudden, sharp, and unanticipated economic events or demands, and consequently, higher levels of economic tension. This finding is consistent with Pearlin and Lieberman’s (1979) observation that greater stress is associated with nonnormative rather than normative life strains: "It is perhaps the combination of unexpectedness and loss that is most productive of emotional affects" (p.232).

Tim: Every day it was like you’re getting knocked down again. … One day I came home, … there was an envelope from the broker saying I had zero stocks. I mean 4,600 shares of stock I had in there, it was a joint account, and I just broke down and started crying at work. (laughter) …. I called the broker, I said how can this happen, don’t we both have to know? And he said, no, one of you can take it out. I said, oh my God. I just sat down and cried that day. I was a broken man.

Economic stress pile-up appeared to elevate fathers’ economic tensions by weakening their sense of overall control, including economic control.

Brian: Yeah, [I felt a] very big lack of control…. I mean … they’re hitting me up like I’m a single guy -- here you can afford all this for your kids! And here’s this legal fee! And here’s this, and I was just like. I was literally going to have financial difficulties making $55,000 a year and I was like this is ridiculous. I said, I lived better off than this making $21,000 a year! Because everybody’s got their hand in the pot! I was so angry!

Prior studies of divorce have found that a lesser sense of control is associated with poorer divorce adjustment (Arendell, 1995; Braver, 1998; Catlett & McKenry, 2004; Doherty, 1980; Riessman, 1990). “Perceived control” (e.g., locus of control, attribution, self-efficacy) has been more widely studied in the psychology literature and studies there find that in most circumstances, lower perceptions of control are associated with higher levels of stress (or, alternatively, lower levels of well-being) (see Skinner, 1995).
Researchers have used different time frames and antecedents in their conceptualizations of economic stress. Focal points have ranged from perceived difficulties providing for one’s needs (Hilton & Devall, 1997; Pearlin & Schooler, 1978), to the perceived adequacy of one’s present/future resources (Voydanoff & Donnelly, 1988), to a combination of current objective economic hardships and the subjective economic “pressure” they inflict (Conger et al., 1999).

In the present study, fathers described economic tensions with both objective and subjective qualities. For example, in some instances economic “tension” was described with more objective qualities (e.g., “when our utilities were shut off”). In other instances, it was described with more subjective qualities (e.g., “the child support nearly killed me,” or “the settlement was unfair”).

Fathers’ narratives of economic tensions were also temporally spread across the past, present, and future. Further, it was not uncommon for a father to “jump” back and forth between time frames when discussing economic tension(s).

Tim: I borrowed $10,000 from my dad. I mean here he is, 72 years old and retired, I had to borrow from my retired dad’s income and that just killed me because I’ve never asked for a dime from anybody in my whole life. Did everything myself, [I tried to use my] 401(k) plan at work. They said you can’t take money out…. I explained to them the situation and thank God they said well you send us the attorney bills each month and we’ll send you a check out of your 401(k) so there’s my retirement and my kid’s college education going down the tubes. [During] this whole time, [my legal fees grew] to $24,000.

Fathers’ reflections on the past economic events often led to their making comparisons to the present. Such comparison making proved to be an added source of economic tension for many fathers. That is, fathers who appeared to spend more time making negative comparisons between their current economic circumstances and (a) what they “used to have,” (b) what their ex-spouse now had, or (c) what other divorced fathers were known to have, seemed to have more voluminous and intense reports of economic tension. This finding reaffirms Pearlin et al.’s (1981) contention that economic stress (or subjective coping responses to economic stressors) encompasses both comparative and temporal “frames of reference”:
One coping behavior involves people's use of comparative frames of reference in such a way their economic resources, no matter what their objective level, are judged in a positive way. The judgment is based both on comparisons people make with significant reference figures and on temporal comparisons. In the first instance, people perceptually seek out other persons or groups whose economic position is either worse or, at least, no better than their own…. Temporal frames of reference function similarly, except that one's own past and future constitute the significant reference points. Where one sees one's present circumstances as an improvement over the past or as a prelude to future improvement, existing strains are assuaged (p.346).

An added ingredient to fathers’ comparison making was whether fathers felt their current circumstances were justly deserved or not. Evaluations of justice can be thought of a special type of comparison making where the father compares “what is” with “what should be” or “should have been.” Thus, when fathers viewed unfavorable divorce outcomes as the consequence of unfair treatment, such as the consequence of gender bias in the legal system, then fathers’ economic tensions seemed to be even more negative.

Oliver: It’s a very unfair system, in my particular case, when it comes to support issue. Not that it hurts me financially but it’s the concept that she’s not putting in the other 50%.

Finally, it must be acknowledged that it conceivable that some of the temporal and comparative qualities of fathers’ economic tension narratives may resulted from the study’s retrospective method of data collection, which may have served to “compress” time and events.

Social role strain. A final component of stress theory is social role strain. Pearlin and colleagues believed that role strains were another important source of stress for individuals (Pearlin et al., 1981; Pearlin, 1989). When stressor events disrupt an individual’s ability to fulfill certain social role obligations, role strain occurs. If the role strain is unresolved, stress will result. Pearlin (1989) outlined five types of social role strain: role overload, interpersonal conflicts with role sets, inter-role conflict, role captivity, and role restructuring. With the exception of the concept of role restructuring, the theoretical perspective of social role strain did not fit the study’s findings as neatly as the three previously mentioned components of stress theory. A discussion of this lack of theoretical fit is located in a later section on gender perspectives because the concepts of social role and gender role strain so closely overlap.
Divorce-stress-adjustment model. The study’s findings are also consistent with Amato’s (2000) general divorce-stress-adjustment model of divorce. Amato considers divorce to be a process that carries the potential for multiple stressors that raise the divorced individual’s risk for negative outcomes. Stressors, or mediators, such as custody loss, economic stress, ongoing conflict with one’s former spouse, and others, exacerbate the individual’s stress. Moderators, in turn, soften the experience.

“Adjustment,” according to Amato, entails (a) the relative absence of mental or physical illness; (b) the development of a new identity not tied to being married or to one’s former spouse; and, (c) the ability to reasonably function in the daily role responsibilities of one’s home, work, family, and social life (Kitson & Raschke, 1981).

The present study illuminated the mediating role economic tension played in fathers’ divorce adjustment. Financial stress, tensions over legal costs, child support and child custody, and the allocation of assets were frequent mediators in fathers’ divorce adjustment. These appeared to negatively impact fathers’ adjustment primarily through the presence of emotional distress. However, there appeared to be qualitative differences in the fathers’ adjustment. Amato’s model points to the role moderators may have in softening the impact of divorce stressors, and thus introducing variability into divorce outcomes.

One prominent category of moderators are resources. These may include individual-level resources (e.g., coping skills, financial assets, self-efficacy, one’s definition and meaning of the divorce), interpersonal resources (e.g., social support), and structural resources (e.g., government policies). In the present study, fathers’ cognitive meanings of their divorce (individual-level resource) appeared to either moderate or mediate the impact of their divorce. In addition, for most fathers, it appeared that the legal system rather than being a possible structural resource mediated fathers’ divorce adjustment.

Theoretical Fit of Findings to Gender Perspectives

An initial intent of this study was to assess the theoretical fit of fathers’ economic tensions across divorce to gender role strain/conflict perspective (Pleck, 1981; O’Neil, 1981). After conducting this assessment, this researcher was led to conclude that a
broader, sociological gender perspective may be more useful than Pleck’s/O’Neal’s gender role strain/conflict perspective. An assessment of the findings’ fit to a gender role strain/conflict perspective is given first. Then, an explanation of why a broader gender framework appears more useful is given.

**Gender role strain/conflict perspective.** Gender role strain/conflict perspective actually represents two different, but conceptually similar midrange social-psychological theories. Pleck (1981, gender role strain perspective) and O’Neal (1981, gender conflict perspective) theorized that persons may experience stress from failing to meet prescribed gender norms. At the heart of both perspectives is the concept of social roles and it was with this concept that gender role strain/conflict perspective’s theoretical fit to the findings was faulted. It is also acknowledged that the failure of the perspective’s fit could have been largely the result of the study’s design.

The reader should not be misled into believing that the gender role strain/conflict perspective had no theoretical merit in explaining fathers’ economic tensions across divorce. Indeed, the perspective did appear to describe or explain some fathers’ economic tensions. For example, during marriage, seven fathers described gender role strain associated with economic providing. (Economic providing, or the “good provider role,” is still presumed to be an expected family role of husbands/fathers [Cherlin, 2000; Christiansen & Palkovitz, 2001; Oppenheimer, 2000].)

Harold: [S]he often made me feel bad for not being able to afford more, to buy for her. She was always talking about what other guys did for their girlfriends or her sister’s husband ... could do for his wife. ... and I would feel guilty and without being able to express that or being able to identify or express that we’d argue.

Richard: I think another thing that she … blame[d] me for … and it kind of hurts for me to think about it this way .... she said, “I thought you know I was marrying a college graduate who was going to be a pilot in the Air Force.” [So] … she then resented me later on for not keeping with her for not going back and getting my degree.

In a similar manner, a few fathers expressed gender role strain surrounding the good provider role after their divorce.
Paul: I [sometimes said] derogatory things about her in front of the kids [like] …your mother thinks that because she can shop at Easton and City Center and these places that it makes her something, and [because] I buy my clothes at thrift stores, I’m a loser.

A few fathers also described strains that resulted from over-conforming to the male gender role good provider ideal.

Kevin: I would work 70 to 80 hours a week. I think that that’s part of what cost me my marriage as well. Is thinking that I was doing everything for the marriage and that I was doing everything I could for my family to provide for them and in turn I lost them because I wasn’t there for them.

Finally, some fathers appeared to minimize their economic tension by devaluing their attachment to male good provider role. This method of positive coping is mentioned in both Pleck’s (1981, 1995) and O’Neil’s (1981; O’Neil, Good, & Holmes, 1995) gender role strain/conflict theories, and in Pearlin and colleague’s empirical findings on responses to stress:

[Another] economic coping behavior involves the valuation or devaluation of economic achievements…. The relevance of the devaluation of economic success as a coping response lies in the fact that hardship is likely to be most stressful when it occurs in an area of life of central importance…. In demeaning the importance _ of money and monetary success, therefore, one may shield oneself - within limits, of course - from some of the stressful consequences of economic problems (Pearlin et al., 1981, p.346-347).

Despite the preceding examples, it was difficult to infer with sufficient confidence that fathers’ economic tensions were primarily attributable to gender role strain. Take the following scenario, for example. If a father experiences economic tension because he felt unable to provide adequate financial support for his children, does that father explain his economic tension to be simply the result of circumstances (and thus, the father is not culpable because the events were uncontrollable)? Alternately, does that father experience his economic tension as the result of a social role shortcoming (the father is culpable)? If he does, which role(s) does the father perceive he has failed to fulfill? Parent (gender neutral)? Father (gendered)? (Ex-)Spouse (gender-free)? (Ex-)Husband (gendered)? And to what extent?
Thus, in assessing the theoretical fit of gender (social) role strain/conflict to the findings, much of the lack of confidence is attributed to the complexity of the concept of social (and thus, gender) roles. Role theory proposes that individuals have an internal role hierarchy (e.g., husband, spouse, father, parent, son, man, worker, church leader, etc.) (Heiss, 1968). Some of these roles are inherently gendered (e.g., father) whereas others are not (e.g., parent). As a result, without directly probing, it was difficult to ascertain if an individual’s stress was due to role strain and, if so, whether that role strain was gendered.

This last point raises the issue that the failure of theoretical fit could simply be the result of the study’s design. The interview guide did not focus specific questions about respondents’ gender role strain. For example, no questions such as the following were asked. “What percentage of this (economic) stress would you say is due to conflicts about gender roles?” or, “How much of this (economic) tension do you feel is the result of differences between how you measured up as a man / husband / father compared to what you / your wife / others expected?” were asked to assess respondents’ gender role strain.

Instead, less direct questions were used in an effort to identify gender or power issues that may have contributed to or helped to explain patterns of conflicts between respondents and their (former) spouses. For example, “Who was the boss at home?” and “How did you and your wife divide household responsibilities such as work, housework, and childcare?” Some research suggests that indirect questions about gender, such as questions about behavior, may be better at assessing gender beliefs than asking about those beliefs directly. In contrast, direct questions about gender beliefs may evoke respondent concerns social desirability. Prior research has also documented discrepancies between gender beliefs or ideals and actual gender behaviors (Komarovsky, 1976).

**Sociological gender perspective.** A sociological gender framework of divorce would examine how social structures or institutions (e.g., the legal divorce) may shape groups’ and individuals’ experiences of divorce. In the present study, the impact of gender appeared to work more directly through its role in the structuring of the legal divorce than it did through fathers’ experiences of gender role strain, although there did appear to be some relationship between the two. That is, fathers’ economic tensions, particularly those during separation and following divorce, appeared to be more from a restructuring and revaluing of gender role arrangements that had been present during the
fathers’ marriages than from gender role strain. This finding is consistent with Pearlin’s (1989) contention that role restructuring is an often overlooked source of stress as “the restructuring entrenched relationships … can result in a sense of betrayal, status loss, and the violation of expectations” (p.246). The following illustration is used to try to elaborate upon this observation.

During his marriage, Tim was content to pay all of the bills with his own salary and to shower his wife with $100 bills. He described being content with this gender role agreement during marriage and perceived his wife to be content as well. However, when the covenant of marriage was broken, Tim appeared to feel that his gender role performance (the good provider) had been devalued, particularly with regards to how custody and assets were divided. He believed his divorcing wife had been granted unfairly a favorable bargaining position with regards to custody, and also believed that she unfairly walked away with “more than her fair share” from the marriage.

Tim: [T]he money, it’ll piss me off til the day I die…. We both made the money but … the stock, the house, the cars, the condos, it never … cost her a dime.

*Meaning, it never came from her earnings?* Nothing.

Thus, in more general terms, it appeared that when marriage and its gendered division of labor was broken (often against the father’s preference), and when the division of children and property was realized, a number of fathers felt shortchanged – as though they had invested more in the marriage than they got out of it.

The legal divorce appeared to play a large role in restructuring and/or reassigning value to fathers’ work and family roles during marriage. It was this restructuring and/or revaluing of work-family responsibilities that appeared to be the primary source of fathers’ distress, including their economic tensions pertaining to child support, asset allocation, financial stress, and so on. For example, most fathers felt that the courts favored mothers in awarding child custody and, as a result, believed their fathering or parental contributions were no longer as highly valued or important. This, in turn, led to paradoxical feelings towards economic support of the child.

On the one hand, fathers felt their economic providing during marriage had been largely unrewarded in light of unfavorable custody awards, asset allocation, or both. For example, some fathers described economic tension (distress) simply because they felt like
their economic providing had been devalued upon separation or divorce. This appeared to be particularly true in relation to custody. As an illustration, Kevin, seemed to be offended when his parental fitness was challenged, which he felt overlooked his economic contributions to his children. Countering his wife’s claim that she would be a fitter better, Kevin remarked:

Better to the kids! Hell, in the first two months I was moved out of the house I was giving her $1,000 a month. She wasn’t even paying bills with it. She’s spending it.

On the other hand, some fathers – sometimes, the same father even -- expressed feeling that they should no longer be held to the same (or higher) level of economic providing to their child – in other words, that their economic providing was being “overvalued.” This seemed to be particularly if either their wife had been the one to file for divorce, or if no payoff was evident in the form of greater child custody. Thus, the restructuring and revaluing of roles due to the gendered nature of the legal divorce appeared to propel some fathers into a state of role ambiguity which seemed to add to their economic tension.

Summary of Theoretical Fit To Findings

Three focal points of stress theory -- social structure, stress pile-up, and economic stress -- appeared to be best characterize fathers’ experiences of economic tension across divorce. It was more difficult to directly and consistently attribute fathers’ economic tensions across divorce to social role or gender role strain. This difficulty may have resulted from a design issue (the study lacked direct questions about gender role strain) as well as from the complexity surrounding assessing and measuring social (gender) role strain.

A gender perspective, however, did appear to be more theoretically useful on a broader, macrosociological level. Gender more prominently appeared to impact fathers’ economic tensions across divorce by its structuring of the legal structure of divorce. For example, many of fathers’ economic tensions might be attributed, directly or indirectly, to (perceived) gender bias in the legal system, and how this, in turn, restructured and revalued gendered role arrangements during marriage. In the latter case, some fathers
seemed to experience economic tension not so much from gender role strain, but from the fact that gendered role arrangements during marriage changed to less desirable arrangements upon separation and divorce.

Conclusions

White (1990) called for more qualitative “personal accounts” research including greater attention to “sex differences in the divorce process” (p.910), and more recently, for more research on subjective measures of the economic outcomes of divorce (White & Rogers, 2000). The present study attempted to help fill in these gaps in the divorce literature by examining the subjective economic experiences of divorce of 20 fathers. Some of the more significant findings were as follows.

Fathers in the present study described more economic tension, particularly during separation and divorce, than what previous studies might suggest (e.g., Garfinkel & Oellerich, 1989; Hilton & Desrochers, 2000; Kitson, 1992; Maccoby & Mnookin, 1992; Thompson & Amato, 1999; Weitzman, 1985). Indeed, when the larger study was launched from which the present study derived, it was not anticipated that fathers’ narratives of conflict across divorce would include so much economic-oriented material.

The present study looked at divorce across three time periods – during marriage, during separation, and following divorce. Fathers’ experiences of economic tension most commonly centered around financial stress (all three time periods) and child custody and asset division (during separation and following divorce). Economic tension appeared to be most severe during separation for many fathers due to temporary child support (and sometimes, also temporary spousal support), mounting legal fees and court costs, unequal court fees and costs (e.g., if the husband had to pay 75% of the court costs whereas the wife only had to pay 25%), and the dividing up of marital property. On top of these economic tensions, fathers experienced stress from the uncertain nature of the divorce (e.g., how long the divorce would last – and cost, what custody the father would receive, etc.). Finally, fathers’ economic tension appeared to be exacerbated if the legal divorce was perceived to be unfair. Indeed, the legal system appeared to play a significant role in influencing/exacerbating fathers’ economic tensions both during separation and following
divorce. As has been reported in past studies, most fathers in the present study perceived the legal divorce to be biased in terms of child custody, property division, and the dividing of financial responsibilities. Some fathers further believed they had to unfairly sacrifice assets in order to receive a fairer division of child custody.

The concept of “economic tension” was introduced as a broader conceptualization of prior conceptualizations of economic stress (Conger et al., 1999; Hilton & Devall, 1997; Voydanoff & Donnelly, 1988). This conceptual broadening was felt to be warranted based on the evidence of the degree to which temporal and comparative frames of reference to past events played in fathers’ economic tensions. Although temporal and comparative frames of references were addressed by Pearlin et al. (1981) in their discussions on coping to economic stressors, they have been relatively absent in more recent conceptualizations of economic stress.

The present study also shed additional light on the economic stress process. Data analysis revealed how economic tensions may be antecedents or consequences to one another. For instance, how financial stress during marriage (one economic tension) for some fathers largely appeared to result from disagreements over money management / spending (another economic tension).

Theoretically, three components of stress theory -- social structure, stress pile-up, and economic stress -- appeared to possess high utility in characterizing fathers’ experiences of economic tension across divorce. The findings appeared to most fit with much of theoretical and empirical work of Pearlin and colleagues (Pearlin, 1989; Pearlin & Johnson, 1977; Pearlin & Lieberman, 1979; Pearlin & Schooler, 1978; Pearlin et al., 1981). The findings also appeared to fit within Amato’s (2000) general divorce-stress-adjustment model.

The findings’ theoretical fit to a gender perspective was less transparent. It was more difficult to directly and consistently attribute fathers’ economic tensions across divorce to gender role strain (O’Neil, 1981; O’Neil, Good, & Holmes, 1995; Pleck, 1981, 1995) (and thus, to social role strain [e.g., Pearlin & Lieberman, 1981]). However, a gender perspective appeared to be more useful when considered in a broader context. Most fathers’ economic tensions across divorce were somehow related to the gendered nature of the legal divorce which served to not only restructure gendered role
arrangements during marriage, but also to revalue them. It seemed almost as if the
breaking of marital contract of gender roles was more of a cause of distress for fathers’
than gender role strain.

Limitations of the Study

This study possesses certain methodological limitations. First, the study is limited
in its generalizability. The 20 interview narratives were derived from a small, purposive
sample of divorced fathers from two counties in Ohio. The interviewees were targeted
based upon (a) their reports of high conflict during marriage and/or divorce, and (b) their
willingness to be interviewed. Although sample bias is often desirable in qualitative
research so as to poll “outstanding” cases (Morse & Richards, 2002), its tradeoff is
decreased generalizability. It is difficult to know if the narrative themes found in this
study would have looked different had, for example, low divorce conflict fathers also
been included. Furthermore, because legal divorce parameters vary by state (and even, in
some cases, by county), the study’s findings cannot be presumed to generalize to fathers
of high conflict divorces in other locales. However, it should be noted that many of the
thematic findings of this study are similar to those of other qualitative studies on divorced
fathers (Arendell, 1995; Catlett & McKenry, 2004; Lawson & Thompson, 1999;
Riessman, 1990; Umberson & Williams, 1993).

Another limitation of the present study concerns three issues with validity. First,
because the design of the original study was to explore verbal and physical coparenting
conflict across divorce, economic conflict was not a main focal point. Although this
served to effectively “bracket” the phenomenon – that is, distance the researcher from the
literature to ensure the researcher did not simply find what the literature might suggest,
the limitation was that the semi-structured interview guide was perhaps not as direct or
efficient at exploring economic conflict.

A second validity issue surrounds concerns that respondents’ accounts of divorce
are likely to be self-serving. For example, Hopper (2001) found that respondents who
were divorced against their wishes (i.e., victims) tended to characterize their ex-spouse as
characterlogically flawed. In contrast, respondents who initiated their divorce described
the marriage as flawed and thus invalid. In the present study, 16 of the 20 fathers were
spouses who had been left in the divorce. It is therefore possible that the narratives of the fathers in this study were more likely to “overstate the negative or victim experiences” of divorce. However, it should be noted that proportion of fathers in the present study who were left by their wives is within the range of proportions found in other studies (Braver et al., 1993; Brinig & Allen, 2000; Colburn et al., 1992).

A final validity issue concerned “credibility” of the interpretation of the data. The interpretive validity of this study’s findings could have probably been enhanced had one or more added credibility checks been used. Lincoln and Guba (1985), for example, described the practice of “member checks” in which respondents provide feedback on the accuracy of the raw data, interpretations, or conclusions. Some researchers, however, caution against presuming member checking to be an authoritative means of establishing validity. Their arguments include the possibility that a respondent may initially disagree with a researcher’s interpretations but later agree after experiencing their own self-realization (Sparkes, 1989). Further, because a respondent disagrees with a researcher’s interpretations or conclusions does not necessarily invalidate those findings (Huberman & Miles, 1998). For example, a respondent may lack concepts used by the researcher in describing or interpreting the respondent’s experience.

Recommendations for Future Research

Further qualitative research into fathers’ economic experiences of divorce is recommended. White (1990) called for more qualitative “personal accounts” research including greater attention to “sex differences in the divorce process” (p.910), and more recently, for more research on subjective measures of the economic outcomes of divorce (White & Rogers, 2000). Shapiro (1996) found among divorced and remarried men and women that “subjective assessments of economic distress such as financial chronic strain produce[d] much more significant effects on depression than objective assessments such as family income” (p.196). Most studies about divorced fathers have not fully considered fathers’ experiences of divorce. The present study’s findings support Braver’s (1998) contention that much of the public and scholarly views of divorced fathers’ experiences are incorrectly tainted by “myths.” Examples of such myths include fathers are
emotionally unharmed by divorce, fathers most often initiate divorce, fathers financially prosper from divorce, and fathers most often benefit in divorce settlements because most politicians and legal professionals are men. Further research is urged to clarify or dispel such myths.

The fathers in the present study were interviewed within three years of divorce. The average time since divorce was 1 ½ years. Future research might explore more select frames, either longer or shorter. For example, although a number of fathers appeared to experience economic tension following divorce (up to 2 to 3 years), little is known about how long such economic tension may persist or how it may vary over a longer period of time. Do fathers’ economic tensions tend to subside with time or do certain events sustain or re-incite such tensions (e.g., children entering college)? Thus, more research is needed to better understand the trajectories of divorced fathers’ economic tensions over time. This would further help to solidify the role of mediators and moderators in those trajectories.

Further study is warranted to illuminate the relationship between economic tensions and conflict levels during marriage and divorce. For example, to what extent, if any, is economic tension a proxy for other marital/divorce/coparenting conflict? (Although 12 of the 20 fathers in the present study participated in mediation – and two-thirds of whom did so by court order – it did not appear that mediation necessarily led to more favorable economic adjustment.)

Similarly, do fathers who participate in family (collaborative) law divorces describe less voluminous and/or intense economic tensions in their personal accounts of divorce? Brumley (2004) described collaborative law as a low conflict approach where divorcing spouses (and their attorneys) collaborate to avoid litigation and to both minimize and equally divide costs.

The parties proceed in good faith to use their best efforts to arrive at solutions which address both parties' fundamental interests (needs, values, concerns, and priorities) and, if necessary, to compromise in order to reach a settlement of all issues that is acceptable to both parties. If the case cannot settle through the Collaborative Law process, the collaborative lawyers must withdraw and trial counsel may be retained (p.217).
If collaborative law is found to be associated with lower economic tension for fathers, what appears to explain this relationship? Self-selection? Greater perceived control?

Economic stress, financial conflict, or simply “money,” has been often cited in the family science literature as a contributor to stress and morbidity (Dooley & Catalano, 1980; Shapiro, 1996), to marital conflict and divorce (Amato & Rogers, 1997, Burns, 1984; Cleek & Pearson, 1985; Conger et al., 1990; Lawson & Thompson, 1999), and to divorce adjustment (Hilton & Desrochers, 2000; Kitson, 1992; Maccoby & Mnookin, 1992). Although economic stress or “tension” was apparent in several fathers’ narratives, there nevertheless appeared to this researcher to be qualitative differences in the length and negativity of fathers’ accounts. Whereas some fathers appeared to be highly distressed and preoccupied about their economic tensions across divorce, other fathers appeared to be comparably less distressed about their economic tensions of divorce. These differences in this researcher’s opinion were more attributable to qualitative differences in fathers’ responses to their divorce than to differing circumstances surrounding their divorce (e.g., highly distressed fathers simply had experienced higher economic losses).

Consequently, it is suggested that more attention in the (family science) divorce literature needs to be given to how subjective attitudes towards money (perhaps, such as an individual’s “perceived control” or “attachment security” to money) impact the individual’s economic stress (and relationship stress) surrounding life events such as divorce. It may therefore be useful to trawl the literatures of psychology, family consumer sciences, and economics in an effort to more effectively integrate personal attitudes towards money into the study of economic stress and well-being. While prior studies have linked men’s negative divorce adjustment to less perceived control in the divorce process (Arditti & Allen, 1993; Arendell, 1995; Braver & Griffin, 2000; Catlett & McKenry, 2004; Doherty, 1980; Gray & Silver, 1990; Umberson & Williams, 1993), personal attitudes towards money have thus far been excluded from consideration.

Finally, further theoretical development surrounding the conceptualization and measurement of economic stress, or “tension,” is also suggested. Findings from the present study reaffirmed the influences that temporal and comparative frames of reference (Pearlin et al., 1981) may play in the experiencing of economic tensions...
surrounding life events such as divorce. The findings also illuminated the influences that perceptions of justice and personality (e.g., need for control/locus of control) may have on individuals’ economic stress. To this end, “economic tension” was introduced as a broader and perhaps more useful conceptualization of economic stress.
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**TABLE 5.1. FATHERS’ ECONOMIC EXPERIENCES ACROSS DIVORCE**


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APPENDIX A

LETTER INVITING PARTICIPATION

January 16, 2000

Dear Parent:

As shared or co-parenting becomes more common after divorce, there is much interest in how well parents are able to work together in rearing their child(ren). Specifically, family courts, practitioners, and researchers are interested in how divorced parents resolve conflicts with each other and how they generally adjust after divorce. We have been funded by the Ohio Department of Mental Health to study these topics in a sample of parents one to two years after divorce.

Your name was systematically selected from the Marion divorce records of all individuals with minor children who divorced in the past two years. We are asking that you fill out the enclosed questionnaire. These questions pertain to how you have been feeling since the time of your divorce, your general level of adjustment to the divorce, and how you and your former spouse resolve conflict or differences as you parent your children. Also, we want to know what resources have been helpful to you since the divorce, and what your present needs are. Completion of the questionnaire will take approximately 30-45 minutes. In return for your completion of the questionnaire, we will pay you $20.

Your participation in our study is completely voluntary. Some of the questions deal with personal issues, such as alcohol use and aggressive behaviors; however, you are free to refuse to answer any questions that you find objectionable, or to withdraw from the study at any time. Please be assured that your responses will be completely confidential; no names will be associated with the responses. The report of the research findings will be in summary form, reflecting the general responses of all the parents in the study. If you agree to participate in our study, please sign the attached consent form prior to filling out the questionnaire and also fill out the OSU payment form. If you are interested in the final results of our study, please complete the YELLOW card included in this packet.
A second phase of our project involves in-depth interviews with some of the survey respondents. Participation in this part of the study would require 2-3 hours of your time responding to general questions. Again, you are free to refuse to answer any questions that you find objectionable, or to withdraw from the study at any time. These interviews would be audiotaped and later transcribed; the tapes would then be destroyed. Your responses would be kept confidential with no names attached to the transcripts. If you participate in this second phase of our study, we will pay you an additional $50. If you are interested in participating in this part of the study, please complete the enclosed BLUE card.

We realize that your time is valuable, but we feel that the information that you can provide us is critical in identifying the needs and concerns of divorced parents in our State. Your consideration of this request is greatly appreciated. If you desire any additional information about the study, you are invited to contact us (614-292-5616).

Sincerely yours,

_____________________     ______________________
Patrick C. McKenry, PhD     Beth S. Catlett, PhD
Professor        Adjunct Assistant Professor
APPENDIX B

MAIL SURVEY DEMOGRAPHIC QUESTIONS

The questions in this survey focus on your relationship with your former spouse both before and after your divorce. The term "co parenting" simply means any arrangement you now have with your former spouse in raising your child(ren). Please answer each question as honestly as possible.

1. How old were you on your last birthday?

2. What is your race?
   White
   Hispanic/Latino
   African American/Black
   American Indian/Native American
   Asian American
   Other (please specify)

3. What are the ages of your children?
   Boys:         Girls:

4. What is your current marital status?
   Divorced, Single
   Remarried
   Divorced, Cohabiting
   Widowed
   Separated

5. If you are not cohabiting or married, are you currently dating someone? Yes / No

6a. What is your former spouse's marital status?
   Divorced, Single
   Separated
   Divorced, Cohabiting
   Remarried

6b. If not cohabiting or married, is your former spouse dating someone?
   Yes / No / Not sure

7. What is your current living arrangement?
   Live with roommate(s)
   Live with parents
   Live with girlfriend
   Live alone, or alone with children
   Other (specify):
8. How many years of education have you completed?
   Less than the 9th grade  1 - 2 years of college
   9 - 12th grade       3 - 4 years of college
   High school diploma  College degree
   Post high school     Graduate degree (specify)
   Vocational/technical training

9a. Are you currently employed?
   Full time            Disabled
   Part time            Full time homemaker
   Unemployed           Retired
   Other (specify)      

9b. If employed, what is your occupation?

9c. What are your major job duties?

10. How many years of education has your former spouse completed?
    Less than the 9th grade  1 - 2 years of college
    9 - 12th grade       3 - 4 years of college
    High school diploma  College degree
    Post high school     Graduate degree (specify)
    Vocational/technical training

11a. Is your former spouse employed?
    Full time            Disabled
    Part time            Full time homemaker
    Unemployed           Retired
    Other (specify)      

11b. If employed, what is your former spouse's occupation?

12a. What is your current total income from all sources (including alimony and child support)?
    Under $10,000/year     $50,000 - $59,999/year
    $10,000 - $19,999/year $60,000 - $69,999/year
    $20,000 - $29,999/year $70,000 - $79,999/year
    $30,000 - $39,999/year $80,000 - $89,999/year
    $40,000 - $49,999/year $90,000 or more/year

12b. How much of this is your personal income (not including alimony or child support)?
    Under $10,000/year     $50,000 - $59,999/year
    $10,000 - $19,999/year $60,000 - $69,999/year
    $20,000 - $29,999/year $70,000 - $79,999/year
    $30,000 - $39,999/year $80,000 - $89,999/year
    $40,000 - $49,999/year $90,000 or more/year
13. How would you evaluate your current financial situation?
   Very well off     Somewhat problematic
   Fairly well off    Very problematic
   Doing okay

14. Do you belong to a church or a synagogue? Yes / No

15. In general, how much would you say your religious beliefs influence your life?
   Very much       Slightly
   Quite a bit     Not much at all
   To some extent

16. Please answer the following questions in terms of your recent divorce?
   a. How old were you when you married?
   b. How long did your marriage last?
   c. How many children did you have?
   d. How long has it been since the divorce?
   e. If you and your ex wife separated prior to finalizing your divorce, how long were you separated?

17. What method did you use to end your recent marriage?
   Dissolution     Divorce

18a. Did you use mediation in the process of getting your divorce/dissolution? Yes / No

18b. If yes, was this recommended by the court? Yes / No

19. Who wanted the divorce more, you or your ex wife?
   I did
   My ex wife did
   We both wanted it about the same

20. For what reason did you divorce?

21a. Was this your first marriage? Yes / No

21b. If no, how many times were you married before this marriage?

22. How far away does your former spouse live? (actual or estimated miles)

23. Which of the following best describes the custody arrangement of your children?
   Sole custody -- wife     Joint legal or shared custody
   Sole custody -- husband   Joint physical custody
   Split custody (I have sole custody of at least one child and my spouse has sole custody of at least one child)
24. If you are court ordered to pay child support, how often do you pay the full amount and pay it when it is due?
   Always pay as ordered
   Usually pay as ordered
   Sometimes late with the payment or don't pay full amount
   Often late with payment or don’t pay it all
   Rarely pay as ordered
   Never have paid the amount as ordered

25. If you have been awarded a child support award from the court, how often does your former spouse pay the full amount and pay it when it is due?
   Always pays as ordered
   Usually pays as ordered
   Sometimes late with the payment or doesn’t pay full amount
   Often late with payment or doesn’t pay it all
   Rarely pays as ordered
   My former spouse never has paid the amount as ordered

26a. During the last year of your marriage, to what extent did you work outside the home?
   Mostly full time
   Mostly part time
   Didn't work outside the home

26b. Do you think the way you and your ex spouse shared home and work responsibilities was fair?
   Very fair
   Mostly fair although I probably did a little more
   Mostly fair although she did a little more
   Very unfair -- I did a lot more
   Very unfair -- she did a lot more
APPENDIX C

MAIL SURVEY ITEMS UTILIZED IN SELECTION OF (HIGH CONFLICT) RESPONDENTS IN PRESENT STUDY

Coparental conflict. Three items from Ahrons’ 10 item Quality of Coparental Communication Scale (1981) were utilized to help identify respondents from high(er) conflict divorces. Respondents evaluated the frequency (never, rarely, sometimes, usually, always) of coparenting conflict described in the following items: (a) when you and your former spouse discuss parenting issues, how often does an argument result? (b) How often is the underlying atmosphere one of hostility or anger? (c) How often is the conversation stressful or tense?

Violence towards former spouse. Thirty-five items from the Revised Conflict/Tactics Scale (CTS2) (Strauss et al., 1996) were utilized to help identify respondents from high(er) conflict divorces. The items were intended to measure frequencies of emotional or physical abuse during separation, and also after the divorce. Frequencies ranged from zero occurrences to more than 20 times during the specified period. Examples of items were: “I did something to spite my ex-wife,” “I shouted or yelled at my ex-wife,” “I slapped my ex-wife,” and so on. In addition, each of the 35 conflicts items was phrased twice in order to separately measure husband-on-wife violence as well as wife-on-husband violence. For example, a respondent would be asked to list the number of times he experienced the following scenarios during separation, and again after divorce: “I insulted or swore at my ex-wife,” and “My ex-wife insulted or swore at me.”
Open ended questions. Finally, open ended responses on the mail survey were also utilized at times to identify high conflict respondents. For example, a few fathers portrayed high conflict divorces in their response to the question, “For what reason did you divorce?” A few fathers were identified as possible high conflict recruits based on unsolicited comments they added on the blank back page of their survey. Here is one respondent’s comments, which helped us decide to invite him to participate in the qualitative portion of the study:

Vince: …. No marriage which goes bad is a simple story. My main concern is that apparently I’m a father who really wants to be a dad. My ex basically “quit.” I didn’t have an affair. I didn’t desert, I didn’t miss a night tucking in my daughter, or a “paycheck”-- which, after “sperm-donor,” is still all I am to my ex! Loss of the “Dream” is bad enough, but why do I get my ass handed to me? She took two years to plan the split -- and she gets our daughter? What, other than the court precedent, makes her a “better” parent where she has 24 days [a month] and I have 6 with my child?! And I pay her [child support] with no accountability. I would like to interview with you [as] there is more. Thank you.
CONSENT FOR PARTICIPATION
IN SOCIAL AND BEHAVIORAL SCIENCE

I consent to participating in: ADJUSTMENT TO COPARENTING AFTER DIVORCE

Dr. Patrick McKenry or his authorized representative has explained the purpose of the study, the procedures to be followed, and the expected duration of my participation. Possible benefits of the study have been described (as have alternate procedures, if such procedures are applicable and available).

I acknowledge that I have had the opportunity to obtain additional information regarding the study and that any questions I have raised have been answered to my full satisfaction. Further, I understand that I am free to withdraw consent at any time and to discontinue in the study without prejudice to me.

Finally, I acknowledge that I have read and fully understand the consent form. I sign it freely and voluntarily. A copy has been given to me.

Date: _____________________________ Signed: ___________________________

(Participant)

Signed: ___________________________

(Principle Investigator or his Authorized Representative)

Witness: __________________________
APPENDIX E

INTERVIEW GUIDE
(Probes are listed in “bullets”)

1. Tell me about why your marriage didn’t work out.
   • What happened?
   • Whose fault was it (mostly)?

2. How traditional was your marriage?
   • How did you and your wife divide household responsibilities, e.g., work, housework, childcare?
   • Who made the decisions in your family?
   • Who was “the boss” at home?

3. Again, thinking back to when you were married, what caused conflict in your marriage?
   • How did you usually resolve your conflicts?
   • Did you ever feel like you lost control or were about to lose control?
   • Were you ever physically abusive? Emotionally abusive?
   • Were you ever physically abused? Emotionally abused?
   • How did these abusive incidents start?
   • Did they ever involve drugs or alcohol?

4. How long were you separated before your divorce?
   • When did you and your wife separate?
   • When was your divorce finalized?

5. How do you feel about your settlement agreement?
   • Do you feel that the settlement is fair?
   • Are you satisfied with the visitation arrangements?
   • Did you participate in mediation?
   • What services were most helpful in terms of coming to an agreement?
   • How do you feel about your current financial situation?
6. How difficult was your divorce/dissolution?
   • How much conflict did you experience with your former spouse in the process of the divorce?
   • What issues caused the problems?
   • Did you ever feel intimidated or threatened during the divorce process?
   • Did you ever feel physically threatened?
   • Were you verbally harassed?
   • If you did feel intimidated or threatened, was this something that you had anticipated happening during your divorce?
   • Did anybody other than your spouse intimidate you during your divorce?
   • Did your feelings of intimidation influence the decisions you made during the divorce negotiations (e.g., re: financial settlement, custody, etc.)?

7. Tell me what it’s like now coparenting with your former spouse.
   • How well do you get along with your former spouse?
   • Does your visitation schedule work well?
   • Does your former spouse do anything that hurts your relationship with your children?
   • How easy is it to come to an agreement about parenting issues?
   • What do you do when differences of opinion come up?
   • Do you think that the problems you’ve had with your former spouse have had a negative impact on your children?
   • How well do your children get along with your former spouse?
   • Do you feel that your role as a parent is fully recognized (by your former spouse, the courts, etc.)?

8. Today, do you continue to feel intimidated or threatened by your former spouse?
   • In what situations do these feelings occur?
   • Do you ever feel physically threatened?
   • Are you verbally harassed?

9. How do you feel like you’re handling life now as a single person?
   • What has been the most difficult adjustment?
   • How are you doing financially?
   • How are you doing socially?
   • Do you ever regret getting the divorce?
10. In general, how have you felt since the time of your divorce?
   • Have you been depressed?
   • Have you felt lonely?
   • Have you felt angry or hostile?
   • Have you been drinking or using drugs?
   • What sort of help has been particularly useful as you’ve adjusted to your divorce?

11. What is your idea of the “perfect” male-female relationship?
   • Do you feel like you have or will ever find that kind of relationship?
   • Do you know anybody with that perfect relationship?
APPENDIX F

FOUR CODING OUTLINES
FROM TEXTUAL ANALYSIS OF DATA
OVER A ONE YEAR PERIOD

CODING OUTLINE #1 (FIRST PASS THROUGH DATA)

I. Process of marriage breakup (how it unfolded)
   A. Causes of marital conflict/breakup
      1. Divergent growth/interests “grew apart”
         a. Due to overwork due to financial strain
         b. Due to changes in personal social circles
         c. Spousal disengagement from relationship
            * Decreased investment in relationship
            * Emotional/physical withdrawal
            * Financial withdrawal
            * Abdication of spousal +/- or parenting responsibilities
         d. Threats of divorce
      2. Financial strain/stress (difficulty making ends meet)
      3. Divergent ideologies/priorities on:
         a. Division of labor (outside and domestic)
         b. Usage of finances
         c. Concept of “family”
         d. Use/allotment of personal leisure time
         e. Childrearing
         f. Sex / romance in relationship
         g. Conflict resolution (conflict over how to do conflict):
            * Power struggle, inability to compromise
            * Decision making -- egalitarian versus unilateral
            * Feeling disrespected/used by spouse
            * Emotional and/or physical abuse
      4. Alcohol / drug abuse by 1 or both spouses
      5. Adultery by 1 or both spouses
      6. Family / 3rd party meddling/interference
7. Other stressors
   a. Job loss
   b. Health problems
   c. Death / illness of relative (e.g., parent)
   d. Family interference

II. Transition stage through separation / divorce
   A. Causes of spouse-spouse conflicts or internal conflict:
      1. Ambiguity of outcome of separation - divorce or reconciliation?
      2. Unequal spousal attachment/commitment to relationship
         a. Ambivalent separation/detachment
      3. Litigation
         a. Cost
         b. Uncertainty/lack of control in litigation process re:
            * Cost, never knowing how much it will ultimately run
            * Unknown time length
            * Unknown child custody / visitation outcome
            * Fear of being taken advantage of by ex or ex’s attorney
            * Potentially fickle nature of divorce litigation
            * “Horror stories”
            * Fickleness of court system, judge
            * Husband may feel has decreased bargaining power, fearing he will be penalized when it comes to child custody / visitation arrangement.
      4. Unraveling/dividing up of spousal social circle
      5. Child loss
         a. Fear spouse will take kids out of town, out of state
         b. Time lapse in seeing kids until divorce begins & temporary custody is set in motion
         c. Unequal temporary custody order (e.g., kids to go with mother)
      6. Property / financial loss
         a. Filee has injunction against taking any property, filer does not.
            * Instances where filer took possessions w/o consent
            * Property destruction by one spouse of other’s personal property
         b. Immediate wage garnishment including back ordered child / spousal support
      7. Displacement
         a. One spouse left of find substitute living arrangements
      8. Emotional / physical violence
      9. Interference / meddling by outside parties (family, friends, coworkers)

III. Postdivorce Outcomes
   A. Satisfaction with legal settlement -- decreed as well as actual
      1. Division of accumulated property/finances
      2. Division of children
         a. Type of custody (joint, shared, etc.)
         b. Visitation decree
      3. Fairness of ex-spouses investment in co-parenting costs/responsibilities
B. Coparenting relationship -- points of cooperation or conflict:
   1. Respect
   2. Level of communication, e.g. keeping each other informed about kids
   3. Perceived fairness in $ and services provided to children
   4. Travel / time hardship on non-residential parent?
   5. Adequacy of child care for kids
   6. Exposure of kids to spouses’ new significant others
   7. Limited control of ex’s parenting of kids while their in her custody.
      a. E.g., ex use of alcohol in presence of kids.
   8. Costliness of initiating changes to settlement agreement or restraints to ex’s
      parenting behaviors.
   9. Stalking, jealousy, disrespect by ex towards man’s new significant other.

CODING OUTLINE #2 (SECOND PASS THROUGH DATA)

I. During Marriage: Causes of marital conflict/breakup
   A. Diverging personalities
      1. “Grew apart”
      2. Changes in personal social circles
      3. Spousal disengagement from relationship
   B. Financial stress (difficulty making ends meet)
   C. Differences of opinion/ideals surrounding
      1. Division of labor (outside and domestic)
      2. Use of finances
      3. Concept of “family”
         a. Conflicting family of origin experiences
      4. Leisure time
      5. Childrearing
      6. Sex/romance
      7. Conflict resolution (conflict over how to “do conflict”)
      8. Work-family balance (how to work / not work)
      9. Standard of living
      10. Role performance
   D. Alcohol / drug abuse by 1 or both spouses
   E. Adultery by 1 or both spouses (or distrust in spouse’s fidelity)
   F. Other stressors
      1. Job loss
      2. Health problems
      3. Family interference (e.g., interference by in-laws)
      4. Death/illness of close family member (e.g., a parent)
      5. Stress pile up
   G. Power struggles
   H. Attempts to reconcile
II. Conflicts during Separation
   A. Uncertainty of outcome
      1. Ambiguity of outcome of separation - divorce or reconciliation?
      2. Unequal spousal attachment/commitment to relationship
   B. Litigation
   C. Unraveling/dividing up of spousal social circle
   D. Losses
      1. Child loss
      2. Property / financial loss
   E. Displacement
   F. Emotional / physical violence
   G. Interference / meddling by outside parties (family, friends, coworkers)

III. Postdivorce outcomes
   A. Legal Satisfaction
      1. Division of accumulated property/finances
      2. Custody/child support
      3. Visitation decree
   B. Coparent relationship / satisfaction surrounding
      1. Fairness of ex-spouse investment in co-parenting costs/responsibilities
      2. Coparent’s respect
      3. Coparental communication, e.g., keeping one another informed about kids
      4. Perceived fairness in $ and services provided to children
      5. Travel / time hardship on non-residential parent?
      6. Adequacy of child care for kids
      7. Exposure of kids to spouses’ new significant others
      8. Limited control of ex’s parenting of kids while in their custody
      9. Costliness of initiating court changes to settlement / ex’s parenting behaviors
     10. Stalking, jealousy, disrespect by ex towards father’s new significant other
   C. Continuation of provider role
   D. Post-divorce adjustment
   E. Role strain

CODING OUTLINE #3 (THIRD PASS THROUGH DATA)
(LOOKING SPECIFICALLY AT ECONOMIC EXPERIENCES)

I. Economic experiences during marriage
   A. Money management
      1. How much to save (to feel secure, present or future)
      2. Worthwhile expenditures
      3. Timeliness of bill paying/debt
      4. Adequacy of fulfilling provider role, caretaking
      5. Money as means to buying spouse’s happiness
      6. Money as part of a power struggle – over money or other conflicts
B. Paid/unpaid work roles
   1. How much time spent working (to earn money)
   2. Choice of occupation level
   3. Choice of educational obtainment
   4. Acceptable/desired standard of living

C. Intersection of economic provider role with other roles
   1. Childcare
   2. Housework
   3. Couple time
   4. Replacing provider role with other roles
   5. “Super dads”
   6. Choice of leisure time

II. Economic experiences during separation
   A. Financial stress -- exacerbated by:
      1. Joint consumption
      2. Legal costs
      3. Ambiguity of divorce and custody outcomes
      4. Decreased control of financial contributions to household/children
      5. Property loss
      6. Difficulty keeping head above water with increased economic challenges
         a. Difficulties surrounding economic and custody uncertainties
   B. Complaints re: settlement / child support requirements
      1. Stress of child support bureaucracy / system
      2. Disagreement on assets before marriage
         a. Lack of awareness/acceptance of equitable distribution property law?
      3. Debts accumulated/income earned after marriage
      4. Property sacrifice to escape conflict
      5. Property/child support sacrifice rationalized as to benefit child(ren)
   C. Economic experiences surrounding legal costs/legal process
      1. Opinions that lawyers fan flames
      2. Anger over cost/no control of litigation, being hurt through pocket book
      3. No money to litigate
      4. Perceived bias of courts in custody awards
         a. Money in exchange for child custody/visitation
   D. Attributions surrounding loss of finances / property
      a. “For the children”
      b. To avoid conflict / escape relationship
      c. Blames the spouse
      d. Blames the “the legal system”
      e. Attributed to the unavoidable circumstances of divorce
      f. Framing financial / property loss as an achievement of gender

III. Postdivorce economic experiences
   A. Economic stress due to child support enforcement office errors
   B. Postdivorce economic stress from joint consumption
      1. Financial strain of going from 2 paychecks to 1 paycheck
      2. Financial strain of being a single parent with no support from ex
C. Present day financial stress in dealings with former spouse
D. Stress (economic and otherwise) surrounding lingering contempt for legal system
E. Lingering economic stress/resentment from marriage
F. Exceptions to the rule – differing outcomes

CODING OUTLINE #4 (FINAL PASS THROUGH DATA)

I. Fathers’ economic experiences during marriage
   A. Marital conflicts over paid and unpaid work
      1. Arose when one spouse began withdrawing from marriage
         Abdication of duties
      2. Intensified with addition of children to family
         a. E.g., Which spouse should miss work to care for sick child
      3. “Growing apart” due to working opposing shifts or working too much
   B. Marital conflicts over money and debt management
      1. One spouse hiding debt
      2. Disagreements over bill paying “performance”
      3. Disagreement over whether to file bankruptcy
      4. Disagreements over spending
   C. Financial stress
      1. Attributed cause of divorce
      2. Marrying young, becoming parents shortly thereafter
      3. Father didn’t earn enough to wife’s satisfaction
         a. Wife out earned husband
         b. Wives’ negative critique of husband compared to other friends’ husbands
      4. Other contributing factors of financial stress
         a. Military downsizing
         b. Husband’s alcoholism
   II. Fathers’ economic experiences during separation
      A. Financial stress
         1. Due to temporary child (and sometimes spousal) support
            a. Child support backdated to date wife left
         2. Due to father holding out hopes of reconciling
            a. Trying to support two households
      B. Dividing of marital assets (asset allocation)
         1. Non-negotiated property loss
            a. Wife’s removal of property
            b. Unequal restraining orders
         2. Pileup of losses and financial stresses
            a. Lack of control
      C. Economic stress surrounding legal costs / settlement losses
         1. Economic stress associated with legal costs
            a. Having to borrow from family
2. Legal costs perceived to be higher than necessary / fair
   a. Price gouging attorneys
   b. Litigious spouses
   c. Unfairly had to shoulder greater proportion of legal costs
   d. Counter strategy: foregoing legal counsel
3. Perception of unfair bargaining position
   a. Needed to trade assets for custody: “pay to play”
   b. Fear of reprisals if asked “too much”

III. Fathers’ economic experiences after divorce
   A. Financial stress
      1. Economic stress intensified w/realization of debts, bills
      2. Child support miscalculations
      3. Necessitated moving in with family.
      4. Economic stress due to loss of spouse’s income/services
      5. Age/cost of kids (teens) increased stress (father had custody)
      6. Negative impact of economic stress on new relationships
         a. Delay getting married
         b. Utility shut offs
      7. Unable to provide like mother/grandparents
      8. Economic stress due to onset of disability
      9. Additional litigation costs
         a. To resolve coparenting conflicts
         b. To “correct” unfair child custody settlements
   B. Child support/shared parenting expenses
      1. Unfair child support amounts
         a. Compared to “another guy I know”
         b. Resentment due to little control over how money spent
      2. Unequal shared parenting expenses/purchases
         a. Unequal transportation costs involved in exchanging children
         b. Source of conflict with new wife.
         c. Responsible for greater portion of child’s expenses (medical)
   C. Lingering resentment over asset allocation
      1. Perceptions that settlement agreement was unfair
         a. Disagreement over what constituted marital property
            * Prenuptial assets brought into marriage father felt he unfairly lost
         b. (Ex-)spouse unpunished for loose financial behavior
      2. Grief
         a. “Money will eat me till the day I die”
         b. Economic grief greater than relationship grief