J Fam Econ Iss (2008) 29:74–85
DOI 10.1007/s10834-007-9093-4

ORIGINAL PAPER

Money Matters: Young Adults' Perception of the Economic Consequences of their Parents' Divorce

Dorit Eldar-Avidan · Muhammad M. Haj-Yahia · Charles W. Greenbaum

Published online: 20 November 2007

Abstract A qualitative study examined the perceptions of 22 Israeli young adults (ages 20–25) of childhood parental divorce. Respondents discussed their experiences, including economic consequences of the divorce. Results related to the practical aspect of economic decline, to economic issues as embodiment of parental conflicts, and to children's emotional and practical roles connected to economic changes. Children's understanding and coping with financial issues are related to three profiles of overall adjustment identified in this study—resilience, survival, and vulnerability. Resilient young adults interpreted as empowering their understanding and coping; the *survivors* recognized their efforts as meaningful but burdensome; and vulnerable participants felt that economic changes caused a heavy financial and emotional price. Limitations and implications are discussed.

Keywords Child support · Children of divorce · Consequences of divorce · Parent–child relations · Resilience

The rising number of children whose parents divorce has led to a growing body of research and theoretical conceptualization of the short- and long-term consequences of parental separation. Divorce affects all family members in practical and emotional ways. We suggest that it is of utmost importance to consider children's perceptions of their parents' divorce, the process, and its resulting effects on them as children and adults. This article focuses on the subjective ways young adults, whose parents divorced when they were

D. Eldar-Avidan (✉) · M. M. Haj-Yahia
Paul Baerwald School of Social Work and Social Welfare, The Hebrew University of Jerusalem, Mt. Scopus, Jerusalem 91905, Israel
e-mail: eldar@barak.net.il

M. M. Haj-Yahia
e-mail: mshajyah@mscc.huji.ac.il

C. W. Greenbaum
Department of Psychology, The Hebrew University of Jerusalem, Mt. Scopus, Jerusalem 91905, Israel
e-mail: charlieg@netvision.net.il

children (less than 18 years of age), view economic changes related to the divorce, and the influence of such changes on their lives and perceptions.

The rise in the rate of divorce in the western world during the last 50 years has been attributed to a variety of reasons. These include economic independence achieved by working women, women's career development, changing family roles and role conflicts, wider social acceptance of divorce, liberal divorce laws, a recognized need for personal achievement and happiness, and a more positive attitude towards divorce (Amato 1999; Lowenstein 2005; Pam and Pearson 1998; Smart et al. 2001; Wang and Amato 2000). Major decisions reached by parents immediately influence the lives of their children, as well as future relations between them (Amato 2000: Smart and Neale 1999; Wallerstein and Kelly 1980). Therefore, typologies of spousal bonding may be related to post-divorce relations as well as post-divorce parental functioning (Cohen et al. 1999; Kruk 1993; Smart and Neale 1999; Whiteside 1998).

Divorce has enormous fiscal consequences to individuals, communities and government (Schramm 2006). One of the immediate consequences of divorce is the change in the economic situation of each parent, consequently influencing the children. Homes supported by single mothers are found to be poorer (Brown 1994; Davis 1991; Hetherington and Kelly 2002; Morrison and Ritualno 2000). Family's income of divorced or separated women is the lowest in comparison to other family types (married men and women, divorced or separated men), and they are three times more likely to fall below the poverty line than married women (Forste and Heaton 2004). Custodial mothers have less income and experience more economic strain than custodial fathers (Hilton and Kopera-Frye 2004). These negative economic consequences for women may be somewhat alleviated through more participation in the labor force and smaller family size, though unequal pay for women, continuing problems with child support, and difficulties of combining parenting and employment enhance difficulties (Morgan et al. 1992). While marriage formation helps mothers get out of poverty and reduces their risk for reentering poverty, it is often compounded with other factors, such as employment, health, and residential location (Mauldin and Mimura 2007). In Israel, while families headed by single parents (mainly mothers) constitute 6.4% of the population (Central Bureau of Statistics 2006a), 8.7% of poor families are headed by a single parent (Achdut et al. 2006).

Economic difficulties add to the stress caused by divorce and are a major reason for children's hardships (Hetherington et al. 1998). In many cases, non-custodial parents do not provide for their children's financial needs after divorce, either because of their belief that the traditional nuclear family is the only normal and natural family form, or due to supreme importance attributed to their own individual rights (Coleman and Ganong 1992). The effects of economic changes are both direct and indirect. For the children, having less money means moving to live in cheaper, often more difficult neighborhoods, changing schools and having fewer educational opportunities. This may limit future career choice and lead to lower status and income, and a lower subjective sense of well-being both as children and as adults. Thus, research shows that being sons of divorced parents is connected to lower educational attainment and a greater chance for lower income (Couch and Lillard 1997). Economic difficulties may also affect the mother's adjustment, which influences her post-divorce mood and functioning, and thus her ability to care properly for her children (Amato 1999, 2000; Brown 1994; Buchanan et al. 1996; Grych and Fincham 1999).

As time passes, the situation often improves, due to the mother's ability to improve her earnings, her remarriage, or the father's readiness to pay child support (Bianchi and Spain

1996). Economic stability and father's regular child support are even more important to children's adjustment than the actual level of economic means (Amato 2000).

Typologies of coping and adjustment of young adult children whose parents divorced indicate that children cope and perceive their adjustment in a number of ways (Eldar-Avidan 2003). The present study, using the same sample, attempts to deal specifically with coping with economic change, which has not been studied previously. There has not yet been a systematic study of adult children of divorce that describes the subjective feelings of children, in relation to their changed economic situation. The present study attempted to perform this task, and to gain an understanding of the coping processes involved in maintaining adjustment in childhood and adulthood.

Method

This qualitative study aimed to extricate new knowledge and understanding based on the lived experience of the participants. We attempted to develop a thematic conceptualization and identification of perceptions, typologies, and coping mechanisms, of adults whose parents had divorced, based on the reports of the participants in the study.

Participants

The study was based on a purposive sample, emphasizing variation, complexity and divergence, in a way fit with the phenomenological paradigm (Denzin 1983). The participants were twenty-two (22) young adults, aged 20–25 (average: 23), whose parents divorced when they were children less than 18 years old. They were all Israeli, Jewish and single. Sixteen were women and six were men. All had at least 12 years of schooling (average: 13.3) and some planned to continue their studies in the future. Their parents were married between 3 and 20 years (average: 13.2). They were 2–17 years old when their parents divorced (average: 9.5), and 20 of them remained in the custody of their mothers, though in three cases custody changed over time. Each interviewee added to the understanding of the studied phenomenon, though all were selected based on a common experience of parental divorce during their childhood (Denzin 1983; Hammersley 1992; Miles and Huberman 1994).

Instruments: Research Interview

The central research question of the study focused on subjective perceptions, as befits qualitative research. Its aim was to describe and explain a social phenomenon, bring forth varied voices and learn of the interviewees' views, ideas, motives, beliefs, experiences, and feelings (Mason 1996; Taylor and Bogdan 1998; Young 1997). The focal question is neutral in its origin, attempting not to focus just on negative implications but leave room for a wider, more complex perception (Smart et al. 2001). The interview questions were therefore phrased in a way that gave the respondent wide latitude for response. Participants were asked to reveal their experience from the time of their childhood to adulthood as children-of-divorce. This enabled variety, contradictions, and a transition from the general to the particular (Bogdan and Taylor 1994; Lindlof 1995; Marshal and Rossman 1989).

Though the initial question did not focus on the economic consequences, all participants included this issue in their responses. This article focuses on the participants' thoughts, feelings and perceptions of the economic changes, their meaning and long-term effects, as understood and experienced by them.

We used an open, semi-structured interview, based on previous theoretical constructs, research, and professional experience. This allows for a measure of planning, combined with differential focusing and flexibility (Denzin 1989). Time and location were chosen by participants, who also set the boundaries regarding length, depth and content.

The researcher served as a research tool, interacting directly with the participants. This demanded her alertness to the implications of her own personal and professional experience and bias, as she was the one to ask question, listen, edit and comment (Josselson 1995; Kvale 1996).

Procedure and Data Analysis

Data analysis was a dialogic, complex, and ongoing process, both descriptive and explanatory. Interview construction and data analysis were validated internally by participants as well as by colleagues with similar academic and professional background.

Data analysis included ongoing critical search for alternative explanations and interpretations. The process of spiral codification led to categorization, conceptual reduction, and the formation of clusters and core-themes. This led in the final stage to three typologies (Lieblich et al. 1998; Miles and Huberman 1994). Typologies were compounded based on the core-themes, aiming to create explanation and lead to theoretical knowledge connected to an existing body of research, in keeping with the demands of the construction of grounded theory (Strauss and Corbin 1994).

Results and Discussion

All participants made a direct connection between the economic issues faced by the post-divorce family and their emotional responses to the divorce. Three categories reflect their perceptions: (a) the practical aspect of the economic decline; (b) the economic issues as an embodiment of ongoing conflicts between their parents; and (c) children's specific emotional and practical roles connected to the economic consequences of the divorce.

The Practical Aspects of the Family's Economic Situation after Divorce

Most interviewees described an economic decline following divorce. They explained this in terms of the need to keep two homes with the same income that in the past supported one family home, or in the mother's need to manage on her own, without the father's financial support and participation. Roi (m)[1,2] remembered how both his parents had a hard time managing: "*Things deteriorated, instead of two breadwinners there was only one*," he said. He was aware of his father's hardships, which included difficulties paying the rent for his

[1] All names mentioned are assumed names, in order to ensure confidentiality.

[2] For the sake of clarification, each name will be followed by designation of gender—young woman (f) or young man (m).

new apartment: "*I know he had financial difficulties.... he worked so hard.... He used to share an apartment with a friend*." Dana (f) recalled being denied luxuries that were available in the past: "*As a child, I would ask for things, it's not as if I was suffering, but I would ask, children do. And the answer was 'no'*." They were aware of a sudden financial drop and a growing gap between them and their friends, as described by Maya (f), who coveted clothing and vacations enjoyed by school friends. Yet many of them appreciated their mother's attempt to cater for all their educational and social needs. Tal (f) said: "*All these years my mother worked very, very hard. My father hardly paid child support; he really did not have the means. But she worked very hard so that I will go to the best schools, study music, everything*." At times fathers claimed that they were financially vulnerable, owing to their responsibility to their new families. The children often estimated the father's life style and felt that they were losing benefits they should have enjoyed.

Children often were over-informed, in ways that were not age-appropriate, as to finances. They knew the extent of the family's income and expenses. Some knew of their father's debts, which their mother struggled to pay. Others were aware of property left behind or continuing legal battles over assets. Gali (f) described her grandfather as "*the only responsible adult*," since he purchased her father's part of the family home, in order to prevent further disruptions in the children's lives. Uri (m), whose parents separated when he was 15, nine years before the interview, but never finalized the legal process,[3] was deeply aware of the unfinished financial business and of his mother's expectations that he will take her side and be responsible for a financial settlement that will cater for all her future needs. All this information affected the children's sense of well-being throughout their childhood.

Of those who did not experience financial difficulties, two–Shir (f) and Naama (f), grew up in a kibbutz, a community which at that time was responsible for all the needs of its members, and could, thus, prevent a severe economic downturn in the family's fortunes after divorce. Still, they understood that otherwise the divorce would have caused serious economic problems for the whole family and an added emotional burden. Thus, they felt lucky.

Economic difficulties perceived in childhood were also related to the young adults' current understanding of parents' responsibility. Most of them were students and worked in jobs typical of this stage in their lives. Even if assisted by their parents, they often felt that were their parents not to divorce, they would have received more assistance, while at present each parent expects the other to shoulder the responsibility. They especially expected to receive more help from their fathers, because the mother was often perceived as more vulnerable, or because they felt that financial support from their father would compensate for lack of emotional involvement. Roni (f), whose mother is chronically ill, expressed this, as she felt that her father could have compensated her for her growing responsibility towards her mother: "*If you cannot give support, if you don't know how to express love, if you don't know how to be there—at least give me the money, so I work less and enjoy life more*." Similarly Noa (f), whose father always paid her tuition and supported her, felt that his financial aid was impersonal and lacked emotional involvement: "*He was like an 'uncle'... he was not part of it*." Even when fathers assisted, their help was perceived as half-hearted, as described by Ziv (m): "*He takes away the fun from giving. It feels like a screeching air conditioner*."

[3] Since his parents were separated for many years, Uri described himself as a child of divorce; yet as they were not legally divorced and some issues were not settled, he is not part of the sample and his story was analyzed separately.

Economic Issues as Representatives of Ongoing Parental Conflicts

Hagar's (f) parents divorced amicably, yet her childhood memories are strewn with arguments about child support payments. Dana's (f) father left for another woman. She has clear memories of trying to get her father to pay for her expenses, as a reminder of his responsibility, but also as a way to support her mother's position: "*At the end of the summer vacation, we always made sure that it is my father who does the pre-school shopping...*"

Hagar recalls a change in the family's situation: "*from the moment my father left—even though this sounds absurd—the financial situation improved*." It further improved after her mother remarried. But to this day her mother involves her children in her arguments with their father, regarding his obligation to pay various bills, even when she knows he can hardly afford it, and even if her children pay an emotional price for their involvement: "*This is a terrible thing... it is depressing... it tears the child apart... my mother saw that it was difficult for us, but she kept saying—'if you don't ask him, he doesn't give, and then I have to carry all the burden'*." Hagar (f) recalled a particularly painful argument regarding her young brother's soccer expenses. Her father failed to pay his part, her brother stayed home, crying bitterly, and Hagar cut off relations with her father for 6 months. Throughout her childhood, she kept track of her father's support of his second wife and her children, as a way of assessing her status.

Some children recognized the symbolic meaning of the financial conflict as representing unfinished emotional conflict. Thus, even when child support and expenses were regularly paid as described by Noa (f), Adi (f), Ziv (m) and others, they remembered endless arguments between their parents over these issues, and parents continued to involve their children in the monetary aspects of the divorce.

Children's Emotional and Practical Roles Related to Money Matters after the Divorce

Children's emotional and practical roles were often affected by the divorce, and those related to economic issues were of major importance. Emotionally, these roles were a heavy burden. These children knew how much child support their father paid and judged him (Hagar: "*It was so irrational, who can support a child on such an amount of money?*"). They were informed if, when, and how child support payments were made (Roi remembers his mother asking, "*Tell your father that child support payments have not arrived for two months.*"). They knew how much each parent earned, what financial difficulties they had, and what were her or his expenses, especially expenses connected to raising their children: (Dalit: "*I knew he had to pay, and I knew when he had debts.*") Tal knew that her mother requested a restraining court order against her father; Maya knew that her mother left everything behind; and Hagar knew that her mother did better on her own.

Children were involved in monetary issues regardless of the actual financial situation. Many of them served as go-betweens and were requested to remind their father of his obligations or ask for extra money for special expenses. As a result, they looked for various strategies: Dana preferred to maneuver her father into shopping expeditions. Some, like Amir (m), chose to take responsibility for their own special expenses from quite a young age: "*I managed... I bought my own text books when I was fifteen... I worked during the summer... I felt that I was helping with the family's budget... When parents divorce, there is not enough.*" From their early teens respondents looked for afternoon and summer jobs, so that they could buy clothes or pay for their outings. Others learned to refuse to listen to the

parents' reports or to carry these messages. Some, like Hagar and Roni, took sides, as for them money meant commitment. Hagar said: "*We asked for things... and received negative responses. As if you have a father that does not behave like a father. He gives his new family and not us? Don't we come first, as your children?*" Roni, who started working part-time at an early age, felt deserted: "*It was always just my mother and me, needing to cope on our own... and he doesn't really care.*"

Gali described a different aspect of the emotional implications of the post-divorce economic situation. She was aware of her mother's emotional regression following the divorce, and lost her trust in her mother's ability to make rational decisions. Therefore she took it upon herself to act as a responsible adult; she became parentified and monitored all her mother's expenses: "*I was only 11 years old... I remember myself following my mother around with lists of everything she bought and how much money is left... I don't think she was worried, but I also don't remember her telling me not to worry. She let me worry about her.*"

Adult children of divorce were deeply aware of the additional practical and emotional strain they experienced and roles they undertook due to these economic issues. They felt that their involvement in the parental conflict impeded their adjustment and emotional development and were disappointed to discover that even though the divorce was finalized, there were ongoing disagreements destined to continue for many years. The only participant whose parents continue to share responsibility amicably, experienced this as an expression of parental responsibility and as a protective factor.

Children's Perceptions of Parental Qualities

As we indicated earlier, Smart et al. (2001) found that children place high value on fair and just financial arrangements between their parents post-divorce and tend to relate moral responsibility to financial responsibility, in ways similar to adults' perceptions. The results of this study similarly point to a relation made by participants between parental responsibility and financial care, but this was compounded by connection between financial arrangements and emotional relations. Thus, fathers who paid child support and children's other expenses, were perceived as caring and loving. Similar to other findings (Hetherington and Kelly 2002), lack of financial responsibility was perceived as encumbering adjustment and forgoing parental and paternal obligations. Previous research findings indicate that when adult daughters have a positive relationship with their fathers, the fathers are more inclined to assist them financially (Radina 2003). Similarly, some of the participants expressed expectations of their father's financial support as an expression of his care. Yet others were ready to accept his limited resources and take full responsibility from a non-judgmental standpoint which did not impair the relationship. This may be related, to an extent, to the centrality of familial relationships in Israeli society (Fogiel-Bijaoui 1999) found to be of major importance to the participants in this study.

Few participants discussed the mother's new spouse in terms of financial situations. This finding differs from research that recognizes the mother's second marriage as a decisive factor contributing to the children's economic situation (Morrison and Ritualno 2000). Mothers have been found to share their financial hardship with adolescent daughters (Lechman and Koerner 2002), increasing the daughters' sense of helplessness and depression. In this study, it appears that both daughters and sons were equally involved in the family's financial situation and tried to contribute to the family's income. While daughters of divorced mothers are found to apply more practical consideration for career

choices (Amato 1999), in this study there was no apparent direct connection between economic consequences of the divorce and career choice. At the same time, all participants made decisions concerning money and worked part-time from a young age.

Profiles of Children's Coping and Perceptions of Economic Difficulties after Divorce

Further analysis of the initial descriptive analysis, as depicted in the core-themes and various criteria, showed that reactions and perceptions of young adults of parental divorce can be categorized into three distinct profiles of adjustment. The first group ($n = 9$)[4] represents *Resilience*; the second ($n = 8$), *Survival* and the third ($n = 5$), *Vulnerability*. The participants were included in a profile based on their overall perception of their adjustment, level of functioning as young adults, and acceptance of the divorce. Their evaluation was then analyzed, considering the central themes and criteria of the thematic analysis, such as self-perception, present and future expectations regarding intimate relationships, coping with developmental tasks of young adulthood, and perceptions of family ties (Eldar-Avidan 2003). Participants differed significantly also in the way they perceived their awareness of economic consequences of parental divorce and their involvement in those money matters. These different perceptions corresponded to the overall modes of adjustment as outlined by the three profiles. The three profiles may be described as follows.

Resilient participants feel that their parents' divorce was a source of pain and sorrow but resulted, in the long run, in positive adjustment. They feel that their overall experience is that they benefited from parental divorce and cannot imagine their lives with both parents married to each other. They believe they have matured into responsible, able adults that can handle crises and difficulties. The group typified by *survival* has a more balanced outlook of the divorce and views emotional costs alongside benefits. This group is characterized by less optimism (as compared to the resilient group), yet those included in this category are able to cope with responsibility and developmental tasks and rely on personal, interpersonal, and environmental resources.

As to the economic consequences of the divorce, participants whose pattern of responses fit these first two profiles, labeled as *resilient* or *survivors*, view their early work experience, support of their mother's efforts and financial semi-independence as empowering. They also express respect and appreciation of their mothers' or both their parents' efforts to cater for their needs in a difficult situation. Thus, the results of this study support a balanced perception of divorce as a transition, which carries both positive and negative implications (Smart et al. 2001) and allows for a positive interpretation of coping with the financial outcomes.

Participants characterized as *vulnerable* represent an overall negative experience with parental divorce, resulting in a prevalence of painful memories, an impaired sense of self and a general feeling of loss. These young adults describe emotional difficulties and low self-esteem. They face difficulties coping with the appropriate developmental tasks and forming intimate relations. They have complex relations with their parents and feel that they lack resources to deal with hardships and crises. They view the economic consequences of divorce as another tier of their difficult experience. The vulnerable respondents remember their early work experience as unbefitting their age; they feel that as a result of the divorce they lost parental protection and backing, and that the economic consequences,

[4] The size of each group is indicated as a reference, though, it being a qualitative in-depth study of a phenomenological nature, these numbers bear no statistical meaning.

though not harsher than those experienced by the other two profiles, were part of an overall loss.

The results make a specific connection between the way adult children view their overall perception of adjustment to parental divorce, and their perception of practical and emotional consequences of the economic changes. The results indicate that in all cases in this study economic consequences mean not only less money, but also a sense of abandonment, a perception of parental, and especially paternal, responsibility, yet, for some, an empowering opportunity. While results show the connection between attitude toward the economic shift and the three cited profiles—resilience, survival, and vulnerability—further research could investigate the question of causality and look deeper at the different dynamics of parents' financial negotiations, children's involvement in money matters and the interplay between the two factors and its effect on adjustment.

Limitations

The study, qualitative in its nature, aimed at variance in participants' characteristics. Nonetheless, we limited the participants to young Israeli adults, all unmarried, secular and of Jewish origin. However, Israeli society is multicultural: it includes people of different Jewish religious communities, a fact that influences age of marriage and attitude to divorce, and 19.5% of its population is Palestinian (Moslem, Druze and Christian) (Central Bureau of Statistics of Israel 2006b). Similarly, some variables; such as, age at time of divorce, years since the divorce, or number of children in the family could not be analyzed here. Data analysis was content-focused and analyses of form or story lines (Lieblich et al. 1998; Miles and Huberman 1994) were beyond the scope of this paper.

Some dilemmas are related to methodological issues. The readiness to be interviewed may raise question regarding self-presentation, personal aims and the ways these influence the outcome. At the same time, this personal motivation may be an adequate response to the researcher's concern regarding exploitation of participants, as self-presentation enhances identity formation, positive self-regard, emotional balance and a sense of acceptance that, in its turn, eases internal stress and negative emotions (Leary 1995).

Ethical Issues

All participants received a full explanation of research aims, procedures, analysis and possible future publication of results. They all signed consent; all personal details are disguised and confidentiality is strictly maintained. All participants could contact us after the interview, were offered support when needed, and some were referred to therapeutic services upon their request. The process and research report were carried according to rigorous qualitative standards (Padget 1998; Rubin 2000).

Implications

The results presented in this paper have theoretical implications, as well as implication for the practice of social workers and other mental health professionals. It is evident that children whose parents divorce are involved in the financial issues and conflicts in ways which often do not befit their age and developmental stage, and which highly affect their

overall experience and perceptions. They are drawn into the struggle and requested, actively or passively, to take upon themselves emotional and concrete roles that are not in line with children's normal tasks. Since they connect financial support to emotional involvement, their relationship with the non-custodial parent, often the father, is impaired as a result. As two of the decisive factors that affect children's adjustment to divorce are the continuous relationship with both parents and level of parental conflict (Grych and Fincham 1999; Johnston and Roseby 1997; Wallerstein and Corbin 1999; Wallerstein and Kelly 1980), it is only to be expected that children's involvement in economic issues will be harmful.

Similarly, the overall results of this current study show that resilience is strongly connected to the child's ability to appreciate a parent's responsibility. Resilient participants also appear to have strong bonds between the child and the custodial parent, usually the mother. Children-of-divorce characterized as Survivors show a similar bond, though at times weaker, to a custodial parent. The children classified as Resilient usually qualify the non-custodial parent as a responsible adult who continues to maintain actively parental roles throughout their childhood and young adulthood, thus keeping the bond between father and child viable.

Recognition of the emotional and economic consequences of divorce to mothers and children should encourage policy-makers to support premarital, marital and divorce education programs, as means to strengthen relationships (Schramm 2006). Concurrently, development of counseling for parents prior to divorce and parental education programs during the divorce process could assist children in dealing with the complex economic implications. Parental counseling may be offered on an individual, familial and community level, either by the public social services or by private counselors, mental health professional and even mediators. Understanding the emotional implication of economic consequences of the divorce and the financial arrangements that accompany it can support the parental role of the non-custodial parent and reframe his or her understanding of the importance of continuous support and involvement.

Counseling of parents should also take note of the non-custodial fathers' perception, as is often expressed in clinical settings, of being valued only according to their financial contribution. Enhancing meaningful relationships between children of divorce and their non-custodial parents could alleviate negative feelings connected to financial issues on both sides. Parent education programs, which already exist on a voluntary or mandatory level in many countries and states (in Israel the participation in such programs, conducted by Family Court Social Services, is voluntary), should share with the participating parents the implications of divorce for children of divorcing parents, and how the resilience of such children may be enhanced.

Acknowledgements This paper is based on some of the results presented in Dr. Dorit Eldar-Avidan's Ph.D. dissertation project. The study was partially funded by the Miriam Pelton Fund, the Henry Zucker Fund, the Martin and Vivian Levin Center for the Normal and Psychopathological Development of the Child and Adolescent (Hebrew University of Jerusalem) and by a scholarship from the Ministry of Social Affairs in Israel.

References

Achdut, L., Cohen, R., & Endveld, M. (2006). Poverty rates and income gaps 2005: A report for the Israel National Insurance [in Hebrew]. Retrieved January 21, 2007, from http://www.btl.gov.il/NR/rdonlyres/4B3E27EB-E703-49B5-995D-BAF3938F445E/0/oni_2005.pdf

Amato, P. R. (1999). The postdivorce society: How divorce is shaping the family and other forms of social organization. In R. A. Thompson & P. R. Amato (Eds.), *The postdivorce family: Children, parenting and society* (pp. 161–190). Thousand Oaks: Sage.

Amato, P. R. (2000). The consequences of divorce for adults and children. *Journal of Marriage and the Family, 62*, 1269–1287.

Bianchi, S. M., & Spain, D. (1996). Women, work and family in America. *Population Bulletin, 51*(3), 2–49.

Bogdan, R., & Taylor, S. J. (1994). A positive approach to qualitative evaluation and policy research in social work. In E. Sherman & W. J. Reid (Eds.), *Qualitative research in social work* (pp. 293–302). New York: Columbia University Press.

Brown, C. (1994). The impact of divorce on families: The Australian experience. *Family and Conciliation Courts Review, 32*(2), 149–167.

Buchanan, C. M., Maccoby, E., & Dornbusch, S. M. (1996). *Adolescents after divorce*. Cambridge: Harvard University Press.

Central Bureau of Statistics of Israel. (2006a). [in Hebrew]. Retrieved January 21, 2007, from http://www1.cbs.gov.il/reader/newhodaot/hodaa_template.html?hodaa=200611041

Central Bureau of Statistics of Israel. (2006b). [in Hebrew]. Retrieved January 21, 2007, from http://www1.cbs.gov.il/reader/newhodaot/hodaa_template.html?hodaa=200611092

Cohen, O., Finzi, R., & Avi-Yonah, O. K. (1999). An attachment-based typology of divorcing couples. *Family Therapy, 26*, 167–190.

Coleman, M., & Ganong, L. H. (1992). Financial responsibility for children following divorce and remarriage. *Journal of Family and Economic Issues, 13*, 445–455.

Couch, K. A., & Lillard, D. R. (1997). Divorce, educational attainment and the earning mobility of sons. *Journal of Family and Economic Issues*, *18,* 231–245.

Davis, F. (1991). *Moving the mountain: The women's movement in America since 1960*. New York: Simon & Schuster.

Denzin, N. K. (1983). Interpretive interactions. In G. Morgan (Ed.), *Beyond method: Strategies for social research* (pp. 129–145). Beverly Hills: Sage.

Denzin, N. K. (1989). *Interpretive interactionism*. Newbury Park: Sage.

Eldar-Avidan, D. (2003). I would have been a totally different person.... Young adults whose parents divorced: Their perception of the implications of parental divorce on their lives. Unpublished doctoral dissertation, The Hebrew University of Jerusalem (In Hebrew).

Fogiel-Bijaoui, S. (1999). Families in Israel: Between family-orientation and post-modernism. In D. N. Izraeli, A. Friedman, H. Dahan-Kalev, S. Fogiel-Bijaoui, H. Herzog, M. Hasan, & H. Naveh (Eds.), *Sex, gender, politics: Women in Israel* [in Hebrew]. Tel Aviv: Hakibbutz Hameuchad.

Forste, R., & Heaton, T. B. (2004). The divorce generation: Well-being, family attitudes and socioeconomic consequences of marital disruption. *Journal of Divorce & Remarriage, 41*(1–2), 95–114.

Grych, J. H., & Fincham, F. D. (1999). The adjustment of children from divorced families: Implications of empirical research for intervention. In R. M. Galatzer-Levy & L. Kraus (Eds.), *The scientific basis of child custody decisions* (pp. 96–119). New York: John Wiley.

Hammersley, M. (1992). *What's wrong with ethnography? Methodological explorations*. London: Routledge.

Hetherington, E. M., Bridges, M., & Insabella, G. (1998). What matters, what doesn't: Five perspectives on the association between divorce and remarriage and children's adjustment. *American Psychologist, 53*, 167–183.

Hetherington, E. M., & Kelly, J. (2002). *For better or for worse: Divorce reconsidered*. New York: W. W. Norton.

Hilton, J. M., & Kopera-Frye, K. (2004). Problems of psychological adjustment among divorce custodial parents. *Journal of Divorce and Remarriage, 41*(3/4), 1–30.

Johnston, J. R., & Roseby, V. (1997). *In the name of the child: A developmental approach to understanding and helping children of conflicted and violent divorce*. New York: Free Press.

Josselson, R. (1995). Imagining the real: Empathy, narrative, and the dialogic self. In R. Josselson & A. Lieblich (Eds.), *Interpreting experience: The narrative study of lives*, Vol. 3 (pp. 27–44). Thousand Oaks: Sage.

Kruk, E. (1993). Promoting co-operative parenting after separation: A therapeutic/interventionist model of family mediation. *Journal of Family Therapy, 15*, 235–261.

Kvale, S. (1996). *InterViews*. Thousand Oaks: Sage.

Leary, M. R. (1995). *Self presentation: Impression management and interpersonal behavior*. Madison: Brown & Benchmark.

Lechman, S. J., & Koerner, S. S. (2002). Family financial hardship and adolescent girls' adjustment: The role of maternal disclosure of financial concerns. *Journal of Developmental Psychology, 48*, 1–24.

Lieblich, A., Tuval-Mashiach, R., & Zilber, T. (1998). *Narrative research: Reading, analysis, and interpretation*. Thousand Oaks: Sage.
Lindlof, T. R. (1995). *Qualitative communication research methods*. Thousand Oaks: Sage.
Lowenstein, L. F. (2005). Causes and associated features of divorce as seen by recent research. *Journal of Divorce and Remarriage, 42*(3/4), 153–171.
Marshal, C., & Rossman, G. B. (1989). *Designing qualitative research*. Newbury Park: Sage.
Mason, J. (1996). *Qualitative research*. London: Sage.
Mauldin, T. A., & Mimura, Y. (2007). Marrying, unmarrying, and poverty dynamics among mothers with children living at home. *Journal of Family and Economic Issues*, *28*(4), 566–582.
Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis* (2nd Ed.). Thousand Oaks: Sage.
Morgan, L. A., Kitson, G. C., & Kitson, J. T. (1992). The economic fallout from divorce: Issues for the 1990's. *Journal of Family and Economic Issues, 13*, 435–443.
Morrison, D. R., & Ritualno, A. (2000). Routes to children's economic recovery after divorce: Are cohabitation and remarriage equivalent? *American Sociological Review, 65*, 560–580.
Padgett, D. K. (1998). *Qualitative methods in social work research: Challenges and rewards*. Thousand Oaks: Sage.
Pam, A., & Pearson, J. (1998). *Splitting up: Enmeshment and estrangement in the process of divorce*. New York: The Guilford Press.
Radina, M. E. (2003). Daughters of childhood parental divorce and their relationship with their fathers in adulthood: Four typologies. *Journal of Divorce and Remarriage, 33*(3/4), 61–82.
Rubin, A. (2000). Standards for rigor in qualitative inquiry. *Research on Social Work Practice, 10*, 173–178.
Schramm, D. G. (2006). Individual and social costs of divorce in Utah. *Journal of Family and Economic Issues, 27*, 133–151.
Smart, C., & Neale, B. (1999). *Family fragments*. Cambridge: Polity Press.
Smart, C., Neale, B., & Wade, A. (2001). *The changing experience of childhood: Families and divorce*. Cambridge: Polity Press.
Strauss, A., & Corbin, J. (1994). Grounded theory methodology: An overview. In N. K. Denzin & Y. S. Lincoln (Eds.), *Handbook of qualitative research* (pp. 273–285). Thousand Oaks: Sage.
Taylor, S. J., & Bogdan, R. (1998). *Introduction to qualitative research methods: A guidebook and resource* (3rd Ed.). New York: John Wiley.
Wallerstein, J. S., & Corbin, S. B. (1999). The child and the vicissitudes of divorce. In R. M. Galatzer-Levy & L. Kraus (Eds.), *The scientific basis of child custody decisions* (pp. 73–95). New York: John Wiley.
Wallerstein, J. S., & Kelly, J. B. (1980). *Surviving the breakup: How children and parents cope with divorce*. New York: Basic Books.
Wang, H., & Amato, P. R. (2000). Predictors of divorce adjustment: Stressors, resources, and definitions. *Journal of Marriage and the Family, 62*, 655–668.
Whiteside, M. F. (1998). The parental alliance following divorce: An overview. *Journal of Marital and Family Therapy, 24*, 3–24.
Young, I. M. (1997). *Interesting voices*. Princeton: Princeton University Press.