

# Research Background Paper

**Family Structure and Behavior:  
Implications for Research on a CYSAPD**

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Children and Youth Savings Account Policy Demonstration

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## **Family Structure and Behavior: Implications for Research on a CYSAPD**

A much debated and researched topic is the influence of family structure on children's outcomes and behavior. Whether considering the impact of divorce, the consequences of unwed teens raising children, or if stepfamilies can provide similar benefits as both biological parents remaining together, the issues are complicated. The topic remains relevant, however. With changing economic and demographic circumstances, an increasing number of children are expected to spend some part of childhood apart from one of their parents (Cherlin, 1992).

McLanahan and Sandefur (1994) focus on the benefits of growing up in a home with both biological parents. Analyzing four nationally representative datasets, the authors find that children who grow up in a household with a single parent are worse off, on average, than children who grow up with both of their biological parents, controlling for most things (race, parental education, remarriage). Specifically, "adolescents who have lived apart from one of their parents during some period of childhood are twice as likely to drop out of high school, twice as likely to have a child by age twenty, and one and a half times more likely to be 'idle'—out of school and out of work—in their late teens and early twenties" (p. 2).

Although some dismiss such findings as primarily reflecting the fact that single-parent households have less economic resources, the authors don't control for income in their analysis because they view low income as partly the result as well as the cause of family disruption. McLanahan and Sandefur demonstrate that although income does drop for all families that divorce or have marital disruption, income alone cannot account for the differences found in the well-being of their children. Lower income explains about half the variance for single parent families, but it is not a relevant factor in stepfamilies, which have higher incomes, but also report poor child outcomes. Non-economic resources, such as less parental supervision, involvement, and aspiration coupled with residential mobility explain most results. For stepfamilies, residential mobility accounts for about half of the lower outcomes reported in comparison with children remaining with both their parents.

When a single parent has additional advantages, such as higher educational attainment or supportive family/community members, outcomes for children are better (Werner & Smith, 1992). Unfortunately, many risk factors are correlated. Women from poor, single-parent homes are less likely to graduate from high school and more likely to have children while unmarried (Bronfenbrenner, 1996). In addition, within the African American community, those with education and higher incomes are more likely to remarry after divorce, so the children of those remaining single seem to fare worse (Cherlin, 1992; McLanahan & Sandefur, 1994).

McLanahan and Sandefur (1994) also found that even white, middle class children who otherwise could expect to have better outcomes face the consequences of divorce and family disruption in the form of reduced school performance and social adjustment. The authors conclude that parents should be well informed of the consequences of family disruption on children for all households, even those with higher incomes. However, shared responsibility

between mothers, fathers, and government, reducing economic insecurity, and more universal programs available to all children and families might help mitigate the worse consequences if the ideal of children living with both biological parents is not possible.

### **Implications for a Children Youth Savings Account Policy Demonstration**

When collecting data to evaluate the impact of a savings vehicle in the lives of children, also pay attention to family structure. This may include collecting data such as the following:

- The relationship between the child and other members of the household. For example is the parent-child relationship biological, stepparent, or adoptive?
- What is the role of the non-custodial parent?
- Is there a grandmother or other relatives with whom the child has regular contact?
- The duration and timing of these significant relationships, noting any changes over time.

When doing analysis and evaluation, it will be possible to test the interaction of family structure with other control factors, namely race, parental education, and household income.

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