

**THE SURVEY OF INCOME AND
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**MARITAL SEPARATION AND THE
ECONOMIC WELL-BEING OF CHILDREN
AND THEIR ABSENT FATHERS**

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Until recently, surprisingly little information on noncustodial fathers has been available. Custodial mothers have been asked about receipt of child support and alimony in the April Current Population Survey (CPS) since the late 1970s and this has been the primary source of information on child support by absent fathers.¹ In recent years, several other national surveys have included questions on the support men provide for children who do not live with them. For example, in topical modules to the Survey of Income and Program Participation (SIPP), fathers have been asked about support for children living elsewhere.

In addition, in a few selected states such as Wisconsin and Arizona, studies have matched court divorce records with survey information collected from custodial and noncustodial parents. These investigations have shed light on the process by which support levels are set and on compliance with orders but they are not nationally representative.²

Recent analyses of forms of financial assistance in addition to child support have been conducted using the National Longitudinal Survey of the High School Class of 1972.³ Also, the interrelationship of paying child support and other forms of involvement with children, such as visitation, have been investigated with data sets such as the National Survey of Children and the National Survey of Families and Households.⁴ These studies have increased what is known about absent parent involvement with children.

The question of how much absent fathers are able to pay for the support of their children has been addressed in an analysis of data from the 1976 Survey of Income and Education and April CPS Child Support Supplements. Garfinkel and Oellerich indirectly estimate the income of noncustodial fathers by developing prediction equations using custodial mother's characteristics as

¹See, for example, Gordon H. Lester, "Child Support and Alimony: 1989" Current Population Reports Special Studies, Series P-60, No. 173, Issued September 1991.

²Sanford L. Braver, Pamela J. Fitzpatrick, and R. Curtis Bay, "Noncustodial Parent's Report of Child Support Payments," Family Relations, Vol. 40, No. 1 (April 1991), pp. 180-185; Marieka M. Klawitter and Irwin Garfinkel, "Child Support, Routine Income Withholding, and Postdivorce Income for Divorced Mothers and Their Children," Institute for Research on Poverty Discussion Paper No. 938-91, February 1991.

³Techman, Jay D., "The Aftermath of Divorce: Absent Fathers' Contribution to the Well-Being of Their Children," unpublished manuscript, 1990.

⁴See, for example, Judith A. Seltzer, "Relationships Between Fathers and Children Who Live Apart: The Father's Role After Separation," Journal of Marriage and the Family, Vol. 53, No. 1 (February 1991), pp. 79-101; Frank F. Furstenberg, Jr., S. Philip Morgan, and Paul D. Allison, "Paternal Participation and Children's Well-Being," American Sociological Review, Vol 52 (1987), pp. 695-701.

the predictors.⁵ The indirect method is far from ideal and is used primarily because of the lack of requisite data on absent fathers.

A much more satisfactory way to assess fathers' income and ability to pay child support would be to link absent fathers to their ex-spouses and children and directly assess an absent father's financial status, payment of child support, and potential for increased support. Only longitudinal data allow for this type of assessment. Panel Study of Income Dynamics (PSID) data have been used to link ex-spouses and investigate the interrelationship among absent father's economic resources after family disruption, new family formation, and the payment of child support.⁶

However, because only persons in the households originally sampled in the PSID are followed continuously, and those who marry into the survey are not followed after they separate from a sample individual, the analysis had to be restricted to ex-spouses who were married at the time the survey began in 1968.

The longitudinal nature of SIPP also affords the opportunity to match absent fathers with their children and ex-spouses. The data are representative for more recent marriages than is the case for the PSID. Because a new SIPP panel has been fielded each year since 1984, the data offer the possibility of making estimates of absent fathers' income and well-being relative to children that are representative for marriages that have ended in recent years. Given the relatively short length of the SIPP Panels, the data cannot be used to address father's ability to pay over the long term but can shed light on the year following separation.

The present analysis extends previous work by examining the post-separation income of fathers and the relative well-being of absent fathers and their children. The sampling strategy employed is to start with children, link them to their parents, and follow children and parents as the parents separate.

Data. The data used in this analysis are from the longitudinal research file of the 1984 Panel of the Survey of Income and Program Participation (SIPP). The SIPP is designed to provide detailed information on short-term changes in the income and program participation of persons and households in the United States. The universe for the survey is the noninstitutionalized resident population living in the United States. The first interviews for the 1984 Panel were conducted between October 1983 and January 1984. Each sample household was visited seven more times at 4-month intervals. The eighth interview was conducted between February and May of 1986. Information was obtained on all members of sampled households. Household members 15 years or older and children who remained with a household member 15 years or older

⁵Garfinkel, Irwin and Donald Oellerich, "Noncustodial Fathers' Ability to Pay Child Support," *Demography*, Vol 26, No. 2 (May 1989), pp. 219-234.

⁶Martha S. Hill, "PSID Analysis of Matched pairs of Ex-spouses: The Relation of Economic Resources and New Family Obligations to Child Support Payments," Report to the Department of Health and Human Services — ASPE, November 9, 1984.

were followed to new addresses if they moved during the period.

At each interview, respondents reported on household composition, earnings, other cash and noncash income received, and program participation for each of the four months preceding the interview. Reports of economic status for a 32-month period were obtained. From these data, it is possible to construct a detailed picture of the composition and economic situation of an individual's household at any time during the observation period.

The sample used in this study is restricted to children under age 15 and present in interviewed households at the first interview. Children born during the survey are excluded. A parent identification number placed on the child's record was used to link each child to a parent at the first interview. Interviewers were instructed to identify the mother, if she was a household member, otherwise the father as the "parent" of the child. If the identified parent was married and living with a spouse at the first interview, a similar key on the parent's record which identified the spouse was used to locate the child's other parent if present in the household. The parent (and spouse of parent) linked to the child at the first interview could be a biological, step, or adoptive parent.

The subsample of children analyzed in this paper is further restricted to those children who were living with two parents at the first interview, who continued to live with their mother throughout the 32-months covered by the survey but for whom the father was not present in the household at some point subsequent to the first interview. A set of address identifiers for each month on the child's, mother's, and father's records were used to determine when children stopped living with their father. Children whose mother reported herself as widowed after the departure of the father from the household were excluded from the analysis. This exclusion was made in order to focus on children for whom it might reasonably be expected that support would be forthcoming from an absent father.

The sample is restricted to children for whom 32 months of data on household income, family composition, and maternal characteristics are available. Estimates in the paper make use of longitudinal panel weights to compensate for panel attrition. Bias which may be introduced because of the restriction of the sample to children living with mothers who are successfully followed for the 32 months of the survey is not addressed.⁷ Potential bias due to loss of absent fathers from survey follow-up is considered in the next section of the paper.

Selective Attrition of Absent Fathers in SIPP. If fathers are successfully followed throughout the survey, their economic status would be known after they separate from their children as well as during the time they live with their children. However, it is possible that fathers are more often lost to follow-up after disruption occurs than are custodial mothers and their children because fathers more often make a residential move and movers can be difficult to

⁷SIPP does seem to underestimate the number of individuals who separate and/or divorce and this may result in part because the longitudinal weights do not adequately adjust for attrition related to residential moves. See Donald J. Hernandez, "Components of Longitudinal Household Change for 1984-85: An Evaluation of National Estimates from the SIPP," SIPP Working Paper 8922 (November 1989).

locate. Indeed, by the end of the 32 months covered by the 1984 SIPP panel, 40 percent of the children who experienced a family disruption had a father who was missing at least one interview during the survey.

Before information on the economic status of absent fathers in the SIPP can be used, it is necessary to determine whether attrition is selective and whether the longitudinal panel weights adequately adjust for any differential attrition. Tables 1 and 2 are addressed to the issue of sample selection bias.

Table 1 summarizes the income and poverty status of children during the months before and after their father moved out of their household. Family income aggregates income of all persons related by blood, marriage, or adoption who resided with the child in a given month. The per capita measure relates household income to the number of persons living in the household in a given month and adjusts for changes in the number of persons residing together from one month to the next. However, no adjustment for the relatively higher fixed costs of smaller households is made.

The income/needs measure relates family income to the poverty threshold appropriate to the size and age composition of the child's family in a given month. This measure is the only one which incorporates an adjustment for the economies of scale realized by larger households. An income/needs measure of 1.00 indicates that the family has just enough income to cover its financial needs with needs estimated at 1/12 the annual poverty threshold for a family of that size and composition. A ratio less than one indicates that the family income of the child is not sufficient to maintain a minimally adequate standard of living if "minimally adequate" is defined as 1/12 of the annual poverty threshold. Ratios in excess of 1.00 provide an indication of how much a family's income exceeds the minimally adequate level.

The mean monthly income amounts shown in table 1 are calculated by averaging monthly income for the 4- month reference period covered by an interview. Estimates are weighted estimates and amounts have all been adjusted to January-April 1986 average dollars, using the monthly Consumer Price Index to correct for inflation during the course of the panel.⁸ The poverty threshold which forms the denominator of the income/needs ratio is also adjusted upward over the period by the average annual Consumer Price Index.

⁸The monthly Consumer Price Index for all urban consumers, U.S. city average (CPI-U) was used to adjust income amounts. Monthly income amounts were adjusted to January-April, 1986 average dollars. For example, earnings reported for January, 1984 were multiplied by the ratio of the average CPI-U for the January-April, 1986 to the CPI-U for January 1984, a ratio of 1.071. [I.e., $((328.4 + 327.5 + 326.0 + 325.3)/4)/305.2 = 1.071$.]

The Census Bureau uses the official CPI-U, provided by the Bureau of Labor Statistics (BLS), to adjust annual poverty thresholds for inflation and to compare real income changes over time. Monthly CPI-U figures are published in the Monthly Labor Review. In 1983, the BLS began using a revised method to calculate the CPI-U. For a discussion of the revised CPI-U, see pp. 10-14 of U.S. Bureau of the Census, "Money Income and Poverty Status in the United States: 1988," Current Population Reports, Series P-60, No. 166 (Issued October 1989).

The data have been rearranged around the point at which the father was first determined to be absent from the household. Shown are average monthly amounts for up to three time points prior to and after the interview at which the father's departure was recorded.⁹ The top panel of table 1 provides estimates for all children who experience disruption and the bottom two panels disaggregate children in the sample into two groups: those for whom 32 months of information on their fathers is available and those who were missing one or more months of data on their fathers.

The one dramatic change apparent in table 1 is the drop in income which occurs just after the family disruption.¹⁰ A comparison of income for the first full 4-month reporting period after the separation (the row labeled "After -- 4 months") with income just prior to the parental separation (the row labeled "Before -- 4 months") indicates that family income drops by 37 percent, per capita income declines by 22 percent, the income/needs ratio by 28 percent, and the percentage in poverty doubles.

Children whose fathers are successfully followed throughout the survey enjoy levels of income both before and after disruption that are 20 to 40 percent higher than those of children whose fathers are lost to follow-up. The percentage in poverty is more than twice as high before separation for children whose father is lost to follow-up than for those whose father remains in the survey for the entire panel. Four months before the parental separation 26 percent of the former group compared with 12 percent of the latter group of children reside in poverty.

Table 2 shows that in the year prior to the parental separation, the fathers who are not successfully followed throughout the survey are less likely to be working full-time, all weeks of a reference period and more likely not to be working at all than are fathers for whom a complete 32 months of information exists. Just prior to the disruption, the earnings and income of the group who remain in the survey throughout the 32 months are around one third higher than those of the group who are lost to follow-up at some point.

Fathers who are lost to follow-up are less likely to pay child support after they leave their child's household. Four months after separation 54 percent of the children who have fathers who remain in the survey are living with a mother who reports receiving support from an absent father (data not shown). The comparable percentage among children whose father is lost to follow-up prior to the end of the survey is only 35 percent.

⁹Sample sizes change because children experience disruption at varyint points during the panel. Children for whom the father's departure took place between the first and second interviews were observed once with both parents present, at a second point when the transition was recorded, and six times after the initial disruption. On the other hand, children for whom the parental separation occurred between the seventh and eighth interviews were observed seven times prior to the parental separation, and for the reference period during which the separation occurred but for no further points after the initial disruption. Hence, the sample of children on which estimates are based decreases the farther the measurement is from the point of separation.

¹⁰At the time of the interview in which a father no longer was living in the child's household, monthly income was obtained for the preceding 4-month period. If the absent parent was present during at least part of that period, his income was included in the total family income amount for those months in which he was present. Hence, the average monthly income shown in table 1 in the row labeled "Time of Disruption" does not capture the full economic impact of the departure of the father.

Because a sizable subgroup of fathers are lost to follow-up, the distribution of absent fathers' income is ultimately unknowable. However, if one is willing to make the assumption that the distribution of fathers' income does not change dramatically in the months after disruption, it is possible to entertain strategies for correcting income estimates for the sample selection problem. If no corrections are made, it seems reasonable to hypothesize that an overestimate of the average economic status of absent fathers will result. Whether estimates of the relative well-being of absent fathers and their children will be biased is less clear. Although fathers lost to follow-up have lower monthly income than fathers who remain in the sample, their children also have lower family and per capita income after disruption than do the children of fathers who remain in the sample.

The Relative Well-Being of Children and Absent Fathers: A Preliminary Assessment. Weighted estimates of labor force participation and earnings of fathers prior to the separation suggest that sample selection must first be addressed before the SIPP data can be used to assess the economic status of absent fathers. Table 3 provides three estimates of fathers' income after separation, two of which adjust for sample attrition.

In the columns labeled (3) "No Adjustment" in table 3 estimates of fathers mean monthly income are based solely on the income of those fathers who remain in the sample at each time point.¹¹ The estimate of fathers' mean monthly income four months after separation is \$1,727. Once child support payments reported by the mother are deducted from fathers' income, the estimate of absent father's income is reduced to \$1,580.¹²

For fathers who are lost to follow-up at some point after disruption, information on their earnings, income, and labor force participation exists for one or more time points prior to the disruption. For some, partial information on these characteristics exist for time points after disruption as well because not all fathers are lost to follow-up at the point of family disruption. Some remain in the survey for several months after they stop living with their wife and children.

The columns marked "(1) With Imputation" in table 3 provide income estimates for absent fathers which use this prior information to impute values for those fathers who are lost to follow-up. That is, whenever income information is available for fathers, it is used. But in cases for which one or more income values is missing, the value is imputed from the most recent interview for which there is information.¹³

¹¹Estimates are weighted by the panel weight. The weight attached to the child's record is used because children are the unit of analysis throughout this study.

¹²Some children are receiving support payments from a father other than the one who has just left their household, i.e., they are step-children of the departing father. Because it cannot be determined whether a child is a step-child or a biological/adoptive child of the father who has just left the household, if support is reported by the mother the amount is deducted from the father's income.

¹³Imputed amounts are not adjusted upward for inflation which may result in an underestimate of father's income for children of fathers lost to follow-up. On the other hand, if attrition from the sample is correlated with financial loss on the part of a father, e.g., the loss of a job, the imputed values may overstate the income of absent

After imputation, the estimate of father's personal income four months after disruption is \$1,594, on average. The estimate using imputed values is 92 percent the value of \$1,726 which is obtained if the estimate of absent fathers' average monthly income is derived solely from those who remain in the survey roughly four months after disruption. After deducting reported child support, the estimate of father's income is \$1,427, 90 percent that without imputation.

A third set of estimates are shown in table 3 in the columns marked "(2) Weight adjustment." Logistic regression was used to predict whether a child's father completed all interviews. Predictors included age, race, ethnicity, level of education, father's income just prior to the separation, whether the mother reported receipt of child support after the separation, and the income/needs level of the child's household four months after the separation. Only race, ethnicity, receipt of child support, and whether the father had completed college were significant predictors of full participation in the survey.

The logistic regression results were used to derive a predicted probability of participation in the survey for each child's father.¹⁴ The inverse of this estimated probability of full participation in the survey was then multiplied times the panel weight for each child so as to correct for nonresponse on the part of absent fathers. Then estimates of the mean monthly income of children's fathers were derived using this "adjusted" weight. So, for example, four months after separation, the estimated mean income of absent fathers using this procedure is \$1,696, 98 percent that with no adjustment beyond the original panel weight. After child support is subtracted, the estimate of fathers' average income is \$1,546, an estimate quite close to the unadjusted estimate of \$1,580 but higher than the estimate of \$1,427 which results from the imputation of missing income. In general, the estimates derived by further adjusting the panel weight for nonresponse do not differ much from the unadjusted estimates.

The primary motivation for estimating absent fathers' income is to be able to compare the level of well-being of absent fathers with that of the children with whom they no longer live. By taking father's personal income minus child support payments reported by the custodial mother and relating this to the poverty threshold for a one person household, an estimated income/needs measure can be derived for fathers and compared to that of children. This is shown in table 4.

This calculation does not take into account the absent father's actual living arrangements. It can be viewed more as a hypothetical: if a father must establish his own household using only his own income, what is the ratio of his income to the amount he would need to achieve minimal adequacy, with minimal adequacy defined as 1/12 the annual poverty threshold, for a one person unit? Table 4 suggests that, on average, absent fathers have income that is three (or more) times needs in the months following separation. Absent fathers' income/needs ratio is percent higher

fathers.

¹⁴That is, the predicted logit was calculated using an individual's characteristics and the significant parameters of the model. This logit was then converted to a proportion. Predicted probabilities ranged from .906 for college educated whites who paid child support to .217 for less well-educated Hispanic fathers from whom the child's mother reported receiving no child support.

after than before separation based on the estimate which imputes income for fathers lost to follow-up. If no adjustment for nonresponse is made, fathers are estimated to have incomes 37 percent greater after than before separation. Although fathers may not be better off emotionally after separation, these findings tend to corroborate the assertion that fathers' financial situation improves after separation.

The same cannot be said for their children. The income/needs ratio of children, shown in column 4 of table 4, has been described previously in this paper. It relates the income of the child's family in a given month to the poverty threshold which is appropriate for a family of given size and composition. It does take into account the actual family living arrangements and income of the child's family after separation. Children's income/needs ratio drops from 2.44 four months before separation to 1.75 four months after separation, or by 28 percent.

The last three columns of table 4 show the income/needs ratio of children as a percentage of the ratio for absent fathers. If no adjustment for nonresponse is made, on average, children's economic well-being is about 52 percent that of absent fathers roughly four months after separation, 60 percent that of absent fathers one year after separation. Estimates which impute father's income for those who are not successfully followed suggest that the economic well-being of children drops to about 58 percent that of absent fathers immediately following disruption and is 68 percent that of fathers one year after separation. Whereas absent fathers' income is three or more times the poverty threshold in the months following separation, children's family income is only about 75 percent higher than the poverty level, on average.

Conclusion. The SIPP offers the possibility of analyzing the relative situation of children and absent fathers in the way that is ideal. Children can be linked to the father with whom they no longer reside. An absent father's income can be ascertained directly rather than through an indirect method such as predicting his income from a custodial mother's characteristics.

Analysis with SIPP is not without problems, however. The most serious is the relatively high level of nonresponse on the part of absent fathers. The nonresponse problem is not unique to SIPP. For example, similar levels of nonresponse affect estimates from the PSID. One goal of the foregoing analysis has been to show that it is possible to arrive at reasonable corrections for bias introduced by nonresponse.

Estimates from SIPP indicate that children's well-being is substantially lower than absent fathers' in the year or so after separation. If one imputes post-separation income (using pre-separation income) for absent fathers lost to follow-up, children's level of well-being is estimated to be only 68 percent that of fathers, on average, roughly one year after separation. If no adjustment for nonresponse is made, the comparable estimate is 60 percent. Further work with SIPP might be able to narrow the range of this estimate and suggest a "best" procedure for correcting for nonresponse.

Several additional refinements might enhance estimates of the relative well-being of absent fathers and their children. Analysis should be extended to include information about new family living arrangements of the absent father. Data on the father's household after separation was not

retained on the extract used for this analysis but is available in the SIPP and can provide a more complete picture of a father's actual circumstances once he leaves the child's household. Also, merging of data from supplements on child support, household relationships, and fertility history with the core data used here might provide more complete information on child support paid by absent fathers and help determine whether the father who leaves is a step-father or a biological or adoptive father of the children in the household. Finally, recent work by Burkhauser et al. suggest the feasibility and desirability of adjusting estimates for taxes and non-cash benefits.¹⁵

¹⁵Richard V. Burkhauser, Greg J. Duncan, Richard Hauser, and Roland Bernsten, "Economic Burdens of Marital Disruptions: A Comparison of the United States and the Federal Republic of Germany," The Review of Income and Wealth, Series 36, No. 4 (December 1990), pp. 319-334.

Table 1: Income and Poverty Status of Children Before and After Family Disruption

	Sample Size	Family Income	Per Capita Income	Inc/Needs Ratio	Percent in Poverty
All Children					
BEFORE -- 12 months	254	\$2,504	\$587	2.57	14.2%
BEFORE -- 8 months	318	\$2,359	\$556	2.43	11.7%
BEFORE -- 4 months	367	\$2,403	\$554	2.44	17.4%
TIME OF DISRUPTION	367	\$1,718	\$447	1.87	30.1%
AFTER -- 4 months	320	\$1,517	\$434	1.75	35.9%
AFTER -- 8 months	274	\$1,570	\$452	1.78	29.9%
AFTER -- 12 months	220	\$1,790	\$482	1.99	28.4%
Fathers Successfully Interviewed All 32 Months					
BEFORE -- 12 months	170	\$2,716	\$631	2.78	9.5%
BEFORE -- 8 months	202	\$2,632	\$616	2.71	7.2%
BEFORE -- 4 months	220	\$2,646	\$608	2.68	11.5%
TIME OF DISRUPTION	220	\$1,920	\$503	2.10	23.8%
AFTER -- 4 months	183	\$1,728	\$494	1.99	28.4%
AFTER -- 8 months	149	\$1,719	\$489	1.96	24.5%
AFTER -- 12 months	110	\$2,052	\$546	2.29	12.0%
Fathers Lost to Follow-Up After Family Disruption					
BEFORE -- 12 months	84	\$2,077	\$497	2.17	23.7%
BEFORE -- 8 months	116	\$1,894	\$453	1.98	19.3%
BEFORE -- 4 months	147	\$2,049	\$476	2.10	26.0%
TIME OF DISRUPTION	147	\$1,424	\$366	1.55	39.2%
AFTER -- 4 months	137	\$1,247	\$356	1.43	45.5%
AFTER -- 8 months	125	\$1,397	\$408	1.56	36.2%
AFTER -- 12 months	110	\$1,530	\$418	1.69	44.7%

Table 2: Father's Employment and Income Characteristics in the Year Before Disruption for Children With Fathers Interviewed All 32 Months and Those with Fathers Lost to Follow-up at Some Point After Disruption

	Sample Size	% Working Full-time	% Not working	Monthly Earnings	Monthly Income
Fathers Successfully Interviewed All 32 Months					
BEFORE -- 12 months	170	88.8	1.3	\$1,886	\$1,952
BEFORE -- 8 months	202	83.4	2.3	\$1,745	\$1,845
BEFORE -- 4 months	220	81.2	9.8	\$1,715	\$1,824
Fathers Lost to Follow-Up After Family Disruption					
BEFORE -- 12 months	84	72.0	10.3	\$1,457	\$1,533
BEFORE -- 8 months	116	72.5	12.0	\$1,390	\$1,441
BEFORE -- 4 months	147	68.1	19.0	\$1,275	\$1,380

Table 3: Income of Children's Absent Fathers After Separation: Estimates With and Without Adjustment for Nonresponse

	SAMPLE SIZE		FATHER'S MEAN MONTHLY INCOME			INCOME MINUS CHILD SUPPORT		
	With Imputation	Without Imputation	(1) With Imputation	(2) Weight Adjustment	(3) No Adjustment	(1) With Imputation	(2) Weight Adjustment	(3) No Adjustment
BEFORE -- 4 months	367	367	\$1,643	\$1,643	\$1,643			
TIME OF DISRUPTION	367	256	\$1,566	\$1,696	\$1,691	\$1,439	\$1,583	\$1,581
AFTER -- 4 months	320	212	\$1,594	\$11,697	\$1,727	\$1,427	\$1,546	\$1,580
AFTER -- 8 months	274	172	\$1,613	\$1,678	\$1,781	\$1,460	\$1,514	\$1,624
AFTER - 12 months	220	132	\$1,540	\$1,708	\$1,714	\$1,377	\$1,566	\$1,573

Table 4: Average Income/Needs Ratios of Children and Absent Fathers After Separation: Estimates With and Without Adjustment for Nonresponse

	INCOME/NEEDS RATIO OF FATHERS			INCOME/ NEEDS RATIO OF CHILD	CHILDREN'S RATIO AS % OF FATHERS		
	(1) With Imputation	(2) Weight Adjustment	(3) No Adjustment		(1) With Imputation	(2) Weight Adjustment	(3) No Adjustment
BEFORE -- 4 months	2.44	2.44	2.44	2.44	100.0	100.0	100.0
TIME OF DISRUPTION	3.04	3.35	3.35	1.87	61.5	55.8	55.8
AFTER -- 4 months	3.02	3.27	3.34	1.75	57.9	53.5	52.4
AFTER -- 8 months	3.09	3.20	3.43	1.78	57.6	55.6	51.9
AFTER -- 12 months	2.91	3.31	3.33	1.99	68.4	60.1	59.8