Managerial Behavior and Stress in Families Headed by Divorced Women: A Proposed Framework*

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Female-headed families are vulnerable to high levels of stress following divorce. A framework is proposed which conceptually links economic stressors and family management patterns. Ecosystem and management perspectives are offered as an integrated framework. Implications given for public policy and educational programming aimed at stress reduction and improved management in families headed by divorced women are based on this framework.

Although managerial behavior is not specifically addressed in the divorce literature, several scholars recognize the need for adjustments to the change in resources that result from a change in family structure (Spanier & Lachman, Note 1; Ross & Sawhill, 1975; Brandwein, Brown, & Fox, 1974). Family management, defined as goal-directed behavior using decision-making, valuing, planning, and organizing processes to guide resource use, is offered as one approach for guiding families toward successful adjustment following divorce.

An ecosystem approach is proposed to study the relationship between stress and single-parent family management behavior. From this perspective, factors within the family system—members' roles, their resource base, values, standards and goals—are linked interdependently. A change in one part of the system, such as the wife-mother taking primary responsibility for family economic support, will produce a change in all other parts of the system, given enough time for the process to transmit signals, and enough magnitude for the change to transmit itself through the linkage network. How does the family reorganize routine and nonroutine task performance such as day-to-day child care and income tax preparation? What input does the ex-spouse, extended family, friends or others in the environment provide to the system? How do female-headed families adjust their expenditure patterns to accommodate diminished financial resources? If they increase their market work time, how do they adjust their family system time? Which standards and goals are adjusted as system resources are changed?

The ecosystem approach emphasizes the linkage between the environment and the family system (Paolucci, Hall & Axinn, 1977). Social environmental systems, such as the labor market, the courts, the non-custodial parent, and the kin network, interface with the single-parent family system. Stress is created when environmental demands and supplies place constraining influences on the family. Using an ecosystem-managerial framework emphasizes the dynamic process of family functioning and underscores the interdependence among numerous stress factors.

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Family Economic Stressors and Divorce

While female-headed families comprise 15% of the population, they account for 49% of all of the families in poverty (Epenshade, 1979). Stressors that help account for their economic status are downward economic mobility, changes in the source of income, and adjustments in the standard of living. These economic changes may increase the family's vulnerability to the initial stressor event, and over time, reduce the family's regenerative power.¹ According to Schlesinger (1973), the financial need of one-parent families is their greatest problem. The 1976 median income of female-headed families was about one-half of husband-wife families: $8,554 for female-headed families compared with $17,022 for husband-wife families (U.S. Bureau of Census, 1977). When parents divorce, the family loses an adult wage earner (most likely the primary earner), and also experiences the loss of economies of scale. This means that two households are now being maintained, which is more costly per family member than maintaining one household.

A large number of previously nonpoor wives and children suffer downward economic mobility following divorce (Brandwein, et al., 1974; Duncan, 1975). Explanations given for this change include economic discrimination against women, conflicts between labor market and home responsibilities, and a reluctance of both ex-husbands and outside agencies to help the female head. Lowered income may mean a drop in the consumption level, often including a change to poorer housing accommodations in a lower socio-economic neighborhood.

For many families, changes in net worth contribute to downward economic mobility. Net worth, a measure of assets and liabilities, is a function of the property settlement and the family financial status prior to the divorce. Assets may include cash, home ownership, and insurance policies; liabilities include the home mortgage, insurance premiums, and consumer credit obligations. Hampton (1975) found that the assets of savings and home ownership are good indicators of family economic well-being. He reported that more ex-wives (39.7%) than ex-husbands (30.7%) owned their own homes. This is because more wives receive custody of the children and are consequently awarded the family home in the property settlement.

Caution may be necessary when either net worth or money income are used as sole indicators of economic well-being. Net worth provides little information about the flow of income. Because of generally low incomes of single-parent families, a small cash flow imposes a serious economic constraint on the management ability of the divorced mother, regardless of actual net worth. On the other hand, with a higher asset level, she may have more time and flexibility when seeking employment. Therefore, net worth and average monthly cash flow are both important management variables.

Families headed by younger mothers are more likely to be living in poverty. Mothers under 25 with children under six had a poverty rate of 82.7% (U.S. Bureau of Census, 1977). Each additional child diminishes the woman's prospects for economic security through employment because of the changed ratio of expenses to income. Thus, the more young children in a family, the greater the demands and complexity of family management. Potentially, additional members add human resources but this benefit is offset by the increased dollar cost of child rearing and the need to meet multiple standards and goals. According to Melson (1980), the organizational demands and tensions of family life are likely to increase with the size of the family group.

On the other hand, children may contribute their human resources to assist in reaching family goals. As they get older they are better able to help with household tasks and care of younger siblings. Glasser and Navarre (1965) found that one way mothers handled role overload was to have children help with household tasks and chores. This served as a continuous resource for the family, motivating change in the role descriptions. Also children

¹Burr (1973) defines vulnerability to stress as variation in a family's ability to prevent a stressor event or change in the family system from creating some crisis or disruptive-ness in the system. Regenerative power is the variation in the ability of the family to recover from a crisis. We refer to this variable as the family's reorganizational ability.
may assist in improved management by serving as a motivating force for setting new goals.

From an ecosystem perspective, falling and rising levels of resources (monetary and human), affect the family's ability to transact with the environment and impact on the patterns of family interaction. Distress from interpersonal relationships, strain from role overload, and concern over financial matters, are likely to reduce the mother's energy and her sense of control over the family's situation. All these hardships interact to reduce her level of management ability, at least for a period following the divorce.

Source of Income Changes

Female family heads receive their income from both earned and unearned sources. Wages and business investments are classified as earned income, whereas child support, alimony, public assistance and relatives' grants are classified as unearned income. Because of the uncertainties of the unearned income to their economic well-being, the earning potential of the female family head is crucial.

Earned income. Most female headed families receive their main source of income from wages. Bane (1976) found that 58% of the female family heads worked during 1972; 31.4% of them worked full-time, year-round. She reported that average earnings for full-time, year-round employed female heads were 58% of her male counterpart. Reasons for this differential in wages include lack of job skills and experience, irregular work histories, sex discrimination in hiring practices, and lack of satisfactory child care options (Glasser & Navarre, 1965; Stein, 1970).

Fulfilling the provider role and other parenting responsibilities are very demanding of the female head's human resources. A mother of three children who reluctantly gave up full-time employment stated, "I found the job rewarding but also very draining—I was attempting to take care of the kids and see friends sometimes—this plus being exhausted from the emotional upheaval—it was just too much." In the short term, employment may not relieve stress but create it. And in the long run, such nonemployment periods create unstable employment histories, a major factor in low earning power.

Women who are more flexible in their perception of appropriate sex role behaviors appear better able to handle new role expectations, such as that of primary provider. According to Brown and Manela (1978), nontraditional sex role attitudes are associated with lower distress, greater well-being, increased self-esteem, more personal growth, and an enhanced sense of personal effectiveness, regardless of the divorced head's age, race, education, and employment status. Thus, in order for female-headed families to reorganize successfully, each woman will need to examine her own synthesis of sex role attitudes and potential changes in roles. Children may also need to adjust their role perceptions.

Unearned income. Child support and alimony payments are low and irregular. According to the 1978 census, 42% of divorced women with children were awarded child support; the mean amount of this support was $2,450 per year. Only 5% of divorced women were awarded alimony (U.S. Bureau of Census, 1978). Concurrent with the issue of low awards is the high default rate of payments. A Wisconsin study revealed that 38% of the fathers paid alimony and child support in the first year subsequent to divorce; 42% made no payments at all. After four years, 67% of the fathers ceased paying child support and alimony. The number of female-headed families receiving welfare income is less than common folklore would indicate. Hampton (1975), using the Michigan panel data, found that only 13% of the divorced women with families were receiving public assistance.

The reliability of the sources of income is closely related to the ability to plan expenditures, the woman's sense of personal control, and her self-esteem. According to Bould (1977), dollars which were obtained from unreliable and unstable sources have controlling and stigmatizing characteristics; such sources result in a condition of economic dependency which has potentially negative ef-
fects in terms of self-respect. She also found that sources of income which are unstable, such as child support and welfare, contribute to low personal control; whereas, sources of income that adequately fulfill the provider role in stable, normatively acceptable ways contribute to a high sense of personal control. A sense of identity and self-esteem are closely related to the concept of how much control a person feels over their life situation (Gray, 1978; Melson, 1980; and Ryan, 1976).

Standard of Living Changes

Level of living, the family’s present state of well-being, is often quite different from their standard of living, their aspired state of well-being. This discrepancy, defined as subjective well-being, can be analyzed by looking at economic, social, and psychological factors (Strumpel, 1976; Yuchtman, 1976). Since many families headed by divorced women suffer from downward economic mobility, the question of who single-parent families compare themselves with—other families headed by divorced women, husband-wife families, or their own family before the divorce—is proposed as an important adjustment factor. Until the female-headed family shifts its reference point from the family economic state before the divorce to a new reference point, the discrepancy between standard of living and level of living will continue to be a major source of stress.

Management Variables

It is proposed that female-headed families can reduce some of the stress that follows divorce by implementing new management behavior. Stress-reducing managerial behavior includes: (a) setting new goals, (b) adjusting the level and standard of living, (c) exploring new resources and reorganizing routines to maximize resource effectiveness, and (d) redefining role expectations and negotiating task performance responsibilities. Specific behavior may include using community resources such as Displaced Homemaker Center, Parents without Partners, and child care cooperatives, to assist in formulating and reaching new goals. Children’s responsibilities for household care may be increased to include a wider variety of required tasks. For example, teenagers may assume some of the shopping and chauffeuring responsibilities for the family. Each of these managerial changes requires decision-making.

Decision-making is particularly crucial for the single-parent family because of the need to establish roles, rules, and routines that are based on a different family composition and resource base. Potentially, the single-parent family can reduce stress by creating new courses of action and modes of functioning. For example, adjusting the standards for food preparations, laundry, and cleaning to allow children to successfully participate in task performance may improve family functioning. Paolucci, Hall and Axinn (1977) state that decision-making functions to bring about nondisruptive change and to maintain the family’s most important values.

A high level of stress produces an avoidance of decisions. According to Janis and Mann (1977), a moderate degree of stress induces vigilant seeking and weighing of alternatives and motivates work toward a good solution; high levels of stress produce defensive avoidance and hypervigilance (a state of immobilization and sometimes panic). Thus, the levels of stress and the managerial pattern of behavior are linked. The literature suggests several basic patterns of family decision-making behavior in response to the stress of divorce.

Survival Pattern

The families with high stress levels may only be able to make decisions about survival —making it through today and trying to block out decisions about tomorrow. Such decision behavior has a present time orientation and an avoidance of using a future orientation which involves greater risk and uncertainty. While daily decisions and routines are crucial elements in successful family management, it is hypothesized that the absence of decisions about new goals, standards, resources, and roles will lock divorced families into a low level of functioning.

Survival patterns of management may persist because of the commitment by the single parent to provide the same level of living experienced in a two-parent household. In these families, stress is a product of the family’s
commitment to the old standards and goals which were established with a higher level of human and monetary resources. Predictably, family stress is generated by the family’s inability to alter these standards and goals and to bring them in line with a realistic assessment of available family resources.

A decision dilemma for some families is estimating the future level of available resources. The more uncertain the female head is of child support payments, success in the labor market, and receipt of other income, the greater the stress. Planning ahead assumes a predictable source and amount of resources and control over resource use.

Incremental Pattern

As single-parent families attempt to reduce stress, they may use an incremental pattern. This pattern involves family efforts to implement small changes that are perceived as low risk alternatives. In contrast to goal setting and resource projection that are based on long-range perceptions of optimal family functioning, incrementalism is moving in small steps toward improved management. The evolution of change may not be readily evident in families using the incremental pattern. However, in retrospect, family records and personal reflections would reveal gradual but definite adjustments in standards, goals, and task performance. Gray (1978) reported significant changes between six month interviewing sessions; individuals had developed more fully functioning time patterns, and were making decisions from a more autonomous position.

Types of incremental decisions will vary. Some female heads may pursue a goal of enlarging their social contacts. Some families may adjust their level of living by eating fewer meat-centered meals and changing their thermostat setting. Children may assume more responsibility for helping each other. Resources may be expanded by families participating in a neighborhood car pool for children’s extra-curricular activities or by substituting bicycling and walking for chauffeuring activities. However, since most female-headed families are faced with relatively major changes in financial resources and parenting tasks following divorce, incremental decision-making may not be a very effective strategy for reducing stress.

Comprehensive Pattern

Comprehensive management focuses on making and implementing a network of key, significant decisions. These central decisions include establishing a revised set of short and long range goals, determining which tasks need to be performed by whom, and implementing instrumental and expressive tasks so each person can grow and develop. Comprehensive management also includes day-to-day decisions involving the allocation of scarce resources.

Setting new goals may be motivated by the change in family composition. Some goals may be deferred or deleted due to changes in the family’s resource base. The family’s goal setting decisions may include entry into upward mobile careers and jobs, keeping a smooth running household, and maintaining and establishing meaningful interpersonal relations—with their children and with persons outside the family.

A divorced mother stated, “The hard part is having to make important decisions alone—not having anyone to share these with—having the feelings of sole responsibility” (Brown, Feldberg, Fox & Kohen, 1976, p. 123). Chiriboga, Coho, Stein and Roberts (1979) reported divorced mothers reduced stress through the use of support systems. Brassard (Note 2) found that the divorced mothers who had more healthy interaction with their children obtained support from several people within and outside the family unit. These family systems can be described as more open than those that did not use support networks as a resource input. Stress-producing demands resulting from many role obligations may be met through supplementing personal resources with support networks.

While in general the existence of a social network appears to be a beneficial resource in the divorced mother’s pattern of managing the home, specific network input may be negative. According to Jauch (1977), some single parents considered in-laws supportive, whereas an equal number felt their in-laws were nonsupportive. On the other hand, the
effect of establishing a new intimate relationship on both the divorced mother's level of stress and the family's reorganization is proposed as a helpful support (Hetherington, Cox & Cox, 1976; Roman & Haddad, 1978; Spanier & Lachman, Note 1). However, the children's perception of the new intimate relationship will affect its contribution as a supporting resource.

The relationship with the ex-spouse also contributes to the level of stress and management potential. Westman, Cline, Swift and Kramer (1971) and Brandwein et al., (1974) found that children were distressed with hostile parental relations. Stress was created when the children were forbidden to see the non-custodial parent and when there were financial and child care issues between the parents. Hetherington, Cox and Cox (1976) found that when there was agreement on childrearing between divorced couples, the disruption in family functioning was less extreme and family stabilization occurred earlier. In sum, families with more optimal patterns of functioning were found to have resources of social and material supports as well as interpersonal relationships which promoted individual development, autonomy, and family unity.

Comprehensive patterns of management will include decisions about changing the level of consumption as the family adjusts to the pace of inflation and income reduction. For example, stress may be brought about by rising gasoline prices and the relatively insatiable preference of some family members to use the car. The stability or continuance of a family, in part, rests upon mediation of this type of conflict.

From a managerial perspective, values, goals, standards, and resources are interdependent. If a change in resources is of sufficient magnitude, family values, goals, and standards will be reorganized when enough time has lapsed for the family system to process the effect. Conversely, if the hierarchy of values, goals and standards is changed, then the use of resources will change. Comprehensive management is the process by which families can best adjust their values, goals, and standards to meet the needs of its members.

Conclusions and Implications

From an ecosystem perspective, changes in family composition motivate the female-headed family to employ stress-reducing behavior aimed at improved family management. A reduction in monetary resources and a shift in the primary nurturant and earner roles bring about system disequilibrium that should lead to attempts at making appropriate changes. Based on family management theory, the appropriate changes include setting new goals, adjusting level and standards of living, assessing family and environmental resources, and making new decisions about the allocation of resources to fit a revised style of life.

The level of stress that female-headed families report is related to their environment. Environmental systems that impact most on their stress level and management options include the courts, labor market, welfare services, and support networks. For example, the court system finalizes the child support awards, property settlements, and child custody-visititation rights. The equity and equality of legal decisions over time is reported to be a major managerial constraint and contributes to downward economic mobility, lower levels of living, and changes in net worth.

In summary, stress can be created or reduced by systems external to the family and by the family's internal managerial behavior. In their mediation role, counselors frequently assist family members in resolving problems that emerge from role conflict. And in their education role, family specialists develop programs to teach new skills in resource management and parenting (Nickols, 1979). These approaches focus on the need for single parents to modify and/or adjust to the stressor events.

Since single parent families are also linked to and supported by systems external to the family, practitioners need to be aware of the equity of rules and regulations used by these systems. This approach will necessitate the involvement of professionals in the arena of public policy as well as research, teaching and counseling.

Some questions emerge from this framework which family professionals may want to give increased attention to:

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1. Which single-parent families lack the management skills to organize to reduce stress levels successfully? Would they attend classes and/or join support groups with members who have improved their family management? How can families who have a survival style change to a more optimal pattern of management? Under what conditions do families achieve comprehensive management patterns?

2. How can support systems be strengthened for single parent families? How can family educators assist relatives to develop supportive behavior for their divorced relatives?

3. Are the established guidelines for the determination of child support awards equitable for the children, the custodial parent, and the non-custodial parent/co-parent? Should child support payments include an acceleration clause that would link payments to the age of the child and the rate of inflation? How can the collection process be restructured to reduce the payment default rate? Should child support payments be collected through the courts?

4. Should more government grants be given for job counseling and training, subsidizing child care and housing, and short-term income grants during the transition into the labor market? Should alimony payments be based on the worth of homemaking as an economic contribution in addition to other criteria presently used? What is the economic worth of parenting and homemaking?

The issues raised in the proposed framework suggest that family researchers, educators, and counselors are needed to assist in reducing stress and improving management abilities of the single-parent families.

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