

The Alberta GPI Accounts: Family Breakdown

Report # 13

by

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About this Report

This is one of 28 reports that provide the background for the Genuine Progress Indicators (GPI) System of Sustainable Well-being Accounts. It explains how we derived the index that was earlier published in *"Sustainability Trends 2000: The Genuine Progress Statement for Alberta, 1961 to 1999."* The research for this report was completed near the end of 2000. The appendices provide further background and explanation of our methodology; additional details can be obtained by contacting the authors. Appendix A includes a list of all GPI background reports.

In this report we explore the prevalence of divorce in Alberta. The report answers the following questions:

- 1) How many marriages end in divorce in Alberta?
- 2) Why has the divorce rate (percentage of marriages that end in divorce) in Alberta increased over the study period?
- 3) How does the divorce rate in Alberta compare with other provinces?
- 4) What is the estimated economic cost of divorce in Alberta?

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The contents of this report are the responsibility of the Pembina Institute and do not necessarily reflect the views and opinions of those who are acknowledged above or the opinions or positions of Western Economic Diversification who helped fund the research.

We have made every effort to ensure the accuracy of the information contained in this document at the time of writing. However, the authors advise that they cannot guarantee that the information provided is complete or accurate and that any person relying on this publication does so at their own risk. Given the broad scope of the project and time constraints, it has not been possible to submit the entire report for peer review. The material should thus be viewed as preliminary and we welcome suggestions for improvements that can be incorporated in any later edition of the work.

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1.0 Executive Summary

The gap between the number of marriages and the number of divorces in Alberta is lessening. The number of divorces per 100,000 people increased substantially following the introduction of

the 1968 *Divorce Act* and again with the amendments to that *Act* in 1985. The number of divorces in Alberta peaked in 1986 with 398 divorces per 100,000 people. Indeed, in 1986, 51 percent of marriages ended in divorce—five times more than the 10 percent in 1961. However, marriage breakdown has declined steadily since 1993 when 48 percent of marriages ended in divorce. In 1999, there were 7,353 divorces in Alberta; that is equal to 41 percent of marriages, and is 608 percent more than the 1,039 divorces in 1961. As the number of divorces increases so too does the proportion of children who are born to a single mother or who see their parents separate. Furthermore, this phenomenon is happening at an increasingly young age for the children affected.

Noteworthy

- The divorce rate in Alberta increased by 216% between 1961 and 1999.
- The divorce rate (percentage of marriages ending in divorce) peaked in 1986 (at 51%), following amendments to the federal *Divorce Act*, and again in 1993 (at 48%).
- The estimated cost of family breakdown in Alberta increased by 608% from 1961 to 1999.
- The estimated cost of family breakdown amounted to almost \$21-million (1998\$) in 1961. By 1999, that figure had increased to almost \$148-million (1998\$).



Rate of Marriage and Divorce in Alberta, 1961 to 1999

Source: Statistics Canada, CANSIM retrieval

When a couple divorces, the ensuing family breakdown has an enormous impact on the social cohesion of the extended family, the community and the nation. The costs, both financial and otherwise (guilt, stress, anxiety), associated with family breakdown are substantial. In the conventional accounting framework, that of the Gross Domestic Product, all of these costs are registered as contributing to prosperity. In contrast, the GPI accounting framework regards such expenditures as "regrettable." The GPI distinguishes expenditure that contributes to social well-

being from other types of expenditures. By measuring the economic cost of family breakdown and accounting for it in the GPI, we obtain a much more comprehensive and informative indicator of the true well-being of a region.

The figure below shows the incidence of family breakdown (the percentage of marriages that ended in divorce) as an index. The figure also shows the trend in provincial GDP as an index over the study period. For the index, we set 100 equal to the lowest rate of divorce that occurred over the study period and measure change from that year as an index over time. We call the year in which the fewest marriages ended in divorce in the province the benchmark year. In 1961—the benchmark year—just 10 percent of all marriages in Alberta ended in divorce. Thus, as divorce rates in Alberta have increased, the index has moved further from the benchmark year and closer to zero. The contrast between the trend in GDP and the trend in the family breakdown index is striking. While GDP has shown a steady increase over the study period, the decline in the family breakdown index implies that divorces in Alberta have increased over the same period.



Family Breakdown in Alberta as an Index, 1961 to 1999

With the substantial increase in family breakdown in Alberta, it is not surprising, that the associated cost is significant. In 1961, this amounted to almost \$21-million (1998\$). By 1999, that figure had increased to almost \$148-million (1998\$). That is a 608 percent increase in the cost of family breakdown in Alberta in just 39 years. The reality is that these figures do not begin to account for the real long-term economic cost of divorce, which is far-reaching to say the least.

2.0 Why Measure Family Breakdown?

When a couple divorces, the ensuing family breakdown has an enormous effect on the social cohesion of the extended family, the community and the nation. The financial and other costs (such as guilt, stress and anxiety), associated with family breakdown are substantial. Financial costs alone include legal fees, counseling and setting up two households. In the conventional accounting framework—that of the Gross Domestic Product—these costs are registered as contributing to prosperity. In other words, the more divorces and the more money spent on lawyers, counseling and households, the more the GDP increases and the better off society is. In contrast, the GPI accounting framework regards such expenditures as "regrettable." The GPI distinguishes expenditure that contributes to social well-being from other types of expenditures. By measuring the economic cost of family breakdown and accounting for it in the GPI, we obtain a much more comprehensive and informative indicator of the true well being of a region.

Of course we could never measure all the costs associated with family breakdown. Family breakdown has economic implications that reach across geographic regions and generations. As such, we use expenditure on divorce as a proxy for the cost of family breakdown. Such expenditure is deducted from the GPI. In this way, the GPI goes down as divorce increases, and the GPI goes up as divorce declines. This method of accounting for family breakdown is not meant to imply that couples should remain in dysfunctional or abusive unions. Indeed, the GPI accounting framework uses the cost of divorce as a proxy for dysfunctional or abusive unions. Measuring the frequency of such unions directly would be a more accurate means of accounting for family breakdown. However, data related to this approach are simply not readily available. Thus we use the number of divorces as a reasonable estimate of the number of unhappy unions in a region and quantify the cost of family breakdown accordingly.

The purpose of this report is to quantify the incidence of family breakdown in Alberta and to estimate the economic cost associated with that breakdown. We describe how we measured the cost of family breakdown in Alberta and we present information on the incidence of family breakdown in the province as well as estimates of the economic cost associated with such breakdown.

3.0 How Did We Measure the Cost of Family Breakdown?

Data on number of divorces and marriages in Alberta from 1961 to 1999 come from Statistics Canada. Given the number of divorces in Alberta over the study period, we estimated the number of children affected by divorce as 0.89 times the number of divorces.¹ Provincial data on the number of children affected by divorce over the study period are not readily available. However, Brown (1988) showed from his sample of divorce cases involving children, that in 47 percent of the cases one child was affected;² in 41 percent of the cases, two children were affected; in nine percent of the cases, three children were affected; in two percent of cases four children were affected; and in one percent of cases five children were affected. This does not account for the number of divorces that occurred where no children were affected, but does intuitively imply that an estimate of 0.89 children per divorce may be reasonable.

We also estimated the cost of family breakdown as direct cost per divorce. The figure for the cost per divorce is based on the U.S. GPI and is equal to a cost of \$5,000 (1982\$) per divorce. The direct costs of divorce to the adults are based on an estimate of expenses for legal fees, counseling, and establishing separate residences, including appliances.³ The cost of divorce per

child affected is estimated as a direct cost per child. This figure is also derived from the U.S. GPI and is set at \$7,500 (1982\$) per child. The cost of divorce to children is a rough approximation of the lifetime damage incurred, including counseling, health costs, and the difficulties experienced at school, work, or in personal relationships. The sum of the direct cost of divorce and the direct cost per child affected by divorce is the total estimate for the cost of family breakdown. While these estimates are somewhat arbitrary, we believe them to be extremely conservative estimates of the true cost of family breakdown.

4.0 Family Breakdown in Alberta

4.1 Divorce in Alberta: How Much?

Figure 1 shows the number of marriages and the number of divorces in Alberta from 1961 to 1999. Over the study period, the gap between the number of marriages and the number of divorces has lessened. A rather large increase in divorces followed the introduction of the 1968 *Divorce Act* and the amendments to that *Act* in 1985. The *Divorce Act* and subsequent amendments made it much easier for Canadian couples to get divorced.⁴ The amendments reduced the necessity to prove fault, and "marriage breakdown" (separation for at least one year) became the most frequently-cited reason for divorce.⁵

Alberta marriage rates peaked in 1975 at 999 marriages per 100,000 people, and have gradually declined since. There was a rather substantial increase in the marriage rate in 1989, which is likely the result of a round of second marriages by those who obtained divorces after the 1985 amendments to the 1968 *Divorce Act.*⁶





Source: Statistics Canada, CANSIM retrieval

As the number of divorces increases, so does the proportion of children who are born to a single mother or who see their parents separate. This is happening at an increasingly young age for the children affected. Research by Marcil-Gratton and Bourdais (1999) using data from the National Longitudinal Survey of Children and Youth found that 25 percent of children born between 1961 and 1963 were either born to a single mother or saw their parents separate before the children reached the age of 20.⁷ Twenty-five percent of children born between 1971 and 1973 experienced a similar situation by the age of 15. By age 10, 25 percent of children born in 1983 and 1984 had experienced life in a single parent family. And of the children born in 1987 and 1988, 23 percent were either born to a single parent or experienced their parents' separation by only age six.

Figure 2 shows the total number of divorces and the divorce rate in Alberta over the study period. The divorce rate is the percentage of marriages ending in divorce. Alberta's divorce rate in 1961 was just 10 percent. It peaked in 1986 (at 51 percent), following the amendments to the *Divorce Act* and again in 1993 (48 percent). It has been declining steadily since 1993 and was approximately 41 percent in 1999. That is a 312 percent increase from 1961 to 1999.



Figure 2: Divorces in Alberta, 1961 to 1999

Table 1 shows the total number and the number per 100,000 people of marriages and divorces in Canada and the provinces/territories for 1997. The fewest divorces per 100,000 were in the Northwest Territories and Newfoundland while the highest rate was in the Yukon, followed by Alberta.

	Marriages		[Divorces
	Total	Number per 100,000	Total	Number per 100,000
Canada	159,350	526	67,408	223
Newfoundland	3,235	574	822	146
Prince Edward Island	960	699	243	177
Nova Scotia	5,525	583	1,983	209
New Brunswick	4,340	570	1,373	180
Quebec	23,875	322	17,478	236
Ontario	67,540	592	23,629	207
Manitoba	6,620	578	2,625	229
Saskatchewan	5,700	557	2,198	215
Alberta	17,860	627	7,185	252
British Columbia	23,245	591	9,692	246
The Yukon	240	759	101	319
Northwest Territories	210	311	79	117

Table	1: Mar	riage an	d Divoro	e in	Canada	and the	Provin	ces/Terr	itories.	1997
1 4010		inge un			Canada				10011009	

Source: Research Unit Child Support Team, Department of Justice Canada, 2000

4.2 Why the Increase?

The increase in the rate of divorces in Alberta is likely the product of several factors. First, the *Divorce Act* and subsequent amendments made it easier to obtain a divorce in Canada. Also, the 1985 amendments oblige divorcing parents to share financial responsibility for their children to the extent that is possible.⁸ Thus, parents who feared potential financial hardships from divorce may have become more inclined to end their marriage following these amendments.

As well, the proportion of parents living common-law has increased substantially. Over 90 percent of children born in the early 1960s had parents who married without previously living together. By 1993, 33 percent of children were born to married couples who first lived together and 20 percent of children were born to parents who were living common-law.⁹ Research by Marcil-Gratton and Le Bourdaid (1999) revealed that parents who lived together before marrying were more likely to separate than parents who married without first living together.¹⁰ Furthermore, common-law couples were the most likely to separate of all couple types. Of children born in 1983-1984 to common-law parents, 63 percent of them experienced the separation of their parents by age 10. In contrast, parents who married without first living together living together had a 14 percent chance of separating by the time their children born in 1983-1984 were aged 10. Thus, with the increased chance of separation of common-law couples and the increase in the proportion of parents in common-law scenarios, the steady increase in the number of divorces is not entirely surprising.

4.3 Family Breakdown as an Index

Figure 3 illustrates two trends: the incidence of family breakdown as an index, and the trend in provincial GDP over the study period. For the index we set 100 equal to the lowest rate of divorce that occurred over the study period and measured change from that year as an index over time. We call the year in which the lowest divorce rates occurred in the province the benchmark year in this case, 1961. In 1961, the divorce rate was just 10 percent of all marriages. As divorce rates in Alberta have increased, the index has moved further from the benchmark year and closer to zero. The contrast between the trend in GDP and the trend in family breakdown is striking. While GDP increased steadily over the study period, the family breakdown index declined, implying that divorces in Alberta have increased over the same period.



Figure 3: Family Breakdown in Alberta as an Index, 1961 to 1999

5.0 The Economic Cost of Family Breakdown

Figure 4 shows the economic cost of family breakdown for Alberta as we have calculated it in this analysis. These figures assume a cost of \$8,618 (1998\$) per divorce and \$12,926 (1998\$) per child affected by divorce.^a





Figure 4 shows the substantial magnitude of the direct financial cost associated with family breakdown in Alberta. In 1961, these costs amounted to almost \$21-million (1998\$). By 1999, that figure had increased to almost \$148-million (1998\$)—a 608 percent increase. And the reality is that these figures do not begin to account for the real long-term economic cost of family breakdown, which is far-reaching to say the least. Research indicates that family breakdown can lead to stress, anxiety, emotional disorders and ill health for both parents and children. Whitmire (1995)¹¹ found that regardless of income level, children who grow up without a father in the home are much more at risk of juvenile delinquency and adult crime than children who grow up in intact families. This trend was more pronounced for boys than girls. Likewise, Dawson (1991)¹² found that children living with a single parent or a parent and a step-parent were more likely than those living with their biological parents to suffer from a host of social, psychological and physical ailments. Such problems include a greater chance of being expelled from school, receiving counseling or other treatment for emotional problems, having accidents and suffering from asthma. To attempt to estimate the cost of such factors would be overwhelmingly complex, particularly with the serious data limitations that would impede such an exercise

^a These figures are from the U.S. GPI methodology: \$5000 (1982\$) per divorce and \$7,500 (1982\$) per child affected by divorce, converted to 1998\$.

A number of costs associated with family breakdown have nonetheless been explored and these are worth highlighting. One well-documented consequence of family breakdown is poverty. A disproportionate number of family breakdowns negatively affect the financial situation of the custodial parent. Indeed, research suggests that family type is probably the most important factor in the risk of poverty.¹³ In the vast majority of family breakdown cases in Canada, the custodial parent is the mother. As Figure 5 demonstrates, over 80 percent of court orders placed children under the age of 12 in their mothers' care in 1994-1995.¹⁴



Figure 5: Type of Contact Maintained with Father/Mother, Canada, 1994 to 1995



Only seven percent of court decisions placed children in a shared custody arrangement; of that seven percent, approximately 69 percent of the children actually resided with their mother.¹⁵ Fifteen percent of the children from divorced families never see their father, 25 percent have irregular visits and 47 percent experience regular visits from their father. As the trend toward increasing numbers of children born into common-law relationships continues, the percentage of children with virtually no relationship with their father is likely to increase. Evidence shows that relative to children whose parents were married, twice as many children of common-law separations never saw their fathers (11 percent versus 21 percent). Clearly, mothers bear and will continue to bear most of the responsibility for their children in family breakdown scenarios. As such, the link between divorce and poverty has significant implications for single parent mothers. In 1996, almost 15 percent (14.8 percent) of all families in Canada experienced poverty (i.e., they had an income below the cutoff for poverty). Almost one-third of these families (31 percent) were headed by single parent mothers,¹⁶ but what is even more astonishing, is the number of single-parent mothers who live in poverty. Figure 6 shows poverty rates in Canada by family type for 1996.



Figure 6: Poverty Rates in Canada by Family Type, 1996

As Figure 6 indicates, 61.4 percent of single parent mothers under the age of 65 with children under the age of 18 experienced poverty in 1996. Although not shown on this graph, the poverty rate for families led by single mothers under the age of 25 was 83 percent in 1995, increasing to 91.3 percent in 1996.¹⁷ The average annual income of a two-parent family in 1997 in Canada was \$46,308 while that of a male lone-parent family was \$38,101. These figures are considerably higher than comparable figures for women. A female lone-parent family where the mother worked had an average annual income of \$27,923 in 1997 while the income of a female lone-parent family where the mother was on social assistance was just \$12,883.¹⁸ Seventy-two percent of single mothers with a child under the age of 5 received social assistance in Canada in 1994.

The prevalence of poverty following family breakdown, especially for single mothers, is substantial. Chambers (1979) found that 75-80 percent of previous total family income is needed to maintain the pre-divorce standard of living for a mother and two children. Sadly, the same research revealed that child and spousal awards generally average just 33 percent of the previous family income.¹⁹ A seven-year study revealed that American couples who remained married throughout the study period realized a 22 percent increase in real income while divorced men realized a 19 percent decline in income, and divorced women a 29 percent decline in income. Despite the reduction in the real income of divorced men, the study showed that when family size and consumption needs were taken into account, the economic position of divorced men actually improved by 17 percent while that of divorced women declined by 29 percent.²⁰ Research by Paske and McCall (1989) found that the most frequent child support awards in Alberta ranged from \$100 to \$200 per month.²¹ This translates into an average amount per child in Alberta of less than \$50 per month. The same research found that no child support was awarded in nearly one-

Source: Research Unit, Child Support Team, Department of Justice, 2000

third of Supreme Court cases involving dependant children. Pask and McCall (1989) report that child support awards rarely amount to even half of the direct costs associated with children.

In addition to poverty concerns for mothers and children of family breakdown, the economic and social implications for children of divorced parents continue throughout the children's lives. Dawson (1991) found that children living with a single parent or a parent and a step-parent were more likely than those living with their biological parents to suffer from a host of social, psychological and physical ailments.²² And the implications for many children of divorced parents continue as the children get older. Indeed, research by Corak (1999) found that incomes and earning power of men from broken families were about three percent lower than those for men from intact families.²³ As well, individuals with divorced family backgrounds were more likely to rely on income assistance in their adolescent years. Even more interesting is that children from broken families were more likely than children from intact families to put off getting married and, once married, were more likely to suffer separation or divorce themselves.

6.0 Conclusion

In this report we have explored the incidence and cost of family breakdown in Alberta. Although the number of divorces per 100,000 people in Alberta has been declining since 1993, in 1999 it was still 216 percent higher than it was in 1961. The costs associated with family breakdown are substantial, totaling almost \$148-million (1998\$) in 1999. This figure includes only the estimated direct costs associated with divorce. It says nothing about the implications of divorce on poverty or the long-term impacts of divorce on children from broken homes.

Appendix A. List of Alberta GPI Background Reports

A series of Alberta GPI background reports accompanies the *Alberta Sustainability Trends 2000* report and this report. These documents are being released in late 2001 and early 2002 and will be available on the Pembina Institute's website at <u>www.pembina.org</u>.

GPI Background Reports	GPI Accounts Covered by Report			
1. Economy, GDP, and Trade	Economic growth (GDP)			
	Economic diversity			
	Trade			
2. Personal Consumption Expenditures,	Disposable income			
Disposable Income and Savings	Personal expenditures			
	Taxes			
	Savings rate			
3. Money, Debt, Assets and Net Worth	Household debt			
4. Income Inequality, Poverty and Living Wages	Income distribution			
	Poverty			
5. Household and Public Infrastructure	Public infrastructure			
	Household infrastructure			
6. Employment	Weekly wage rate			
	Unemployment			
	Underemployment			
7. Transportation	Transportation expenditures			
8. Time Use	Paid work time			
	Household work			
	Parenting and eldercare			
	Free time			
	Volunteerism			
	Commuting time			
9. Human Health and Wellness	Life expectancy			
	Premature mortality			
10 Sujoido				
10. Suicide	Suicide Drug upg (youth)			
Tobacco	• Drug use (yourn)			
12. Auto Crashes and Injuries	Auto crashes			
13. Family Breakdown	Divorce			
14. Crime	Crime			
15. Gambling	Problem gambling			
16. Democracy	Voter participation			
17. Intellectual Capital and Educational Attainment	Educational attainment			
18. Energy (Oil, Gas, Coal and Renewable)	Oil and gas reserve life			
	Oilsands reserve life			
19. Agriculture	Agricultural sustainability			
20. Forests	Timber sustainability			
	Forest fragmentation			
21. Parks and Wilderness	Parks and wilderness			

Alberta GPI Background Reports and Sustainability Indicators

GPI Background Reports	GPI Accounts Covered by Report		
22. Fish and Wildlife	Fish and wildlife		
23. Wetlands and Peatlands	Wetlands		
	Peatlands		
24. Water Resource and Quality	Water quality		
25. Energy Use Intensity, Greenhouse Gas	Energy use intensity		
Emissions and Air Quality	Air quality-related emissions		
	Greenhouse gas emissions		
26. Carbon Budget	Carbon budget deficit		
27. Municipal and Hazardous Waste	Hazardous waste		
	Landfill waste		
28. Ecological Footprint	Ecological footprint		

Appendix B. Marriage and Divorce Data

Year	Marriages	Divorces	Divorce Rate	Divorce Index
1961	10,474	1,039	10%	100
1962	10,423	1,087	10%	95
1963	10,163	1,268	12%	80
1964	10,634	1,389	13%	76
1965	11,209	1,348	12%	82
1966	11,879	1,567	13%	75
1967	12,903	1,736	13%	74
1968	13,640	1,916	14%	71
1969	14,846	3,446	23%	43
1970	15,285	3,771	25%	40
1971	15,614	3,652	23%	42
1972	16,345	3,772	23%	43
1973	16,280	4,435	27%	36
1974	16,691	4,947	30%	33
1975	17,520	5,475	31%	32
1976	17,752	5,697	32%	31
1977	17,976	5,843	33%	31
1978	18,277	6,059	33%	30
1979	18,999	6,531	34%	29
1980	20,818	7,580	36%	27
1981	21,781	8,418	39%	26
1982	22,312	8,882	40%	25
1983	21,172	8,758	41%	24
1984	20,052	8,454	42%	24
1985	19,750	8,102	41%	24
1986	18,896	9,556	51%	20
1987	18,640	6,535	35%	28
1988	19,272	8,744	45%	22
1989	19,888	8,237	41%	24
1990	19,806	8,483	43%	23
1991	18,612	8,388	45%	22
1992	17,871	8,217	46%	22
1993	17,860	8,612	48%	21
1994	18,096	8,174	45%	22
1995	18,044	7,599	42%	24
1996	17,283	7,509	43%	23
1997	17,254	7,185	42%	24
1998	17,651	7,353	42%	24
1999	17,986	7,353	41%	24

Number of Marriages and Divorces, Divorce Rate (percentage of marriages that end in divorce) and Divorce Index (where lowest divorce rate is benchmark for best), 1961 to 1999

Source: Statistics Canada Data.

Appendix C. U.S. GPI Cost of Family Breakdown Methodology

Data Sources:

- Divorce statistics (also, likelihood of New Marriages Ending in Divorce: 43% (1988) <u>http://www.cdc.gov/nchswww/fastats/divorce.htm</u> <u>http://www.cdc.gov/nchswww/fastats/PDF/45-12-t3.pdf</u>
- TV viewing statistics (TVB and Nielsen Media Research) http://www.tvb.org/researchreports/TV_basics/tv_basics8.html
- Percentage of Households with 'own' children (Census Bureau) http://www.census.gov/prod/3/98pubs/p20-509.pdf
- Number of Households and Households with Children under 18 (Current Population Survey, Bureau of the Census); <u>http://www.census.gov/prod/3/97pubs/97statab/communic.pdf</u>
- Percentage of Households with Televisions (Statistical Abstract, Census Bureau) http://www.census.gov/prod/3/97pubs/97statab/communic.pdf
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Calculation:

<u>Data</u>

Total divorces and children affected by divorce through 1989 are from NCHS 1991. The numbers of divorces from 1990 to 1992 are from NCHS 1993. Divorce rate data for 1993 to 1997 are from personal conversation with Sally Clark of the National Center for Health Statistics (NCHS); tel: (302) 436-8954 ext. 130. Statistics are also available from the NCHS website http://www.cdc.gov/nchswww/fastats/

Extrapolation

We estimate the children affected by divorce from 1989 to 1997 by multiplying the number of divorces in each year by 0.89 (which is the approximate ratio of children affected by divorce to total divorces for the year 1988. This is the last year for which data on the number of children affected by divorce were available from Monthly Vital Statistics Report, Vol. 39, No. 12 (S)2, May 21, 1991).

Calculation

These are the same cost estimates used in the 1995 GPI account. The costs assigned to divorce are: \$5,000 (in 1982 dollars) per divorce and \$7,500 (in 1982 dollars) per child affected. These figures are converted to 1992 chained dollars using the chain-type price index for personal consumption expenditures. These are presumably conservative figures but since no data were available, it seemed preferable to err on that side.

Endnotes

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