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THE IMPACT OF DIVORCE ON PHYSICAL, SOCIAL, PSYCHOLOGICAL, AND SOCIOECONOMIC WELL-BEING

by

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A thesis submitted to the faculty of

Brigham Young University

in partial fulfillment of the requirements for the degree of

Master of Science

Department of Sociology

Brigham Young University

December 2008

BRIGHAM YOUNG UNIVERSITY

GRADUATE COMMITTEE APPROVAL

of a thesis submitted by

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This thesis has been read by each member of the following graduate committee and by majority vote has been found to be satisfactory.

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BRIGHAM YOUNG UNIVERSITY

As chair of the candidate's graduate committee, I have read the thesis of Robyn J. Barrus in its final form and have found that (1) its format, citations, and bibliographical style are consistent and acceptable and fulfill university and department style requirements; (2) its illustrative materials including figures, tables, and charts are in place; and (3) the final manuscript is satisfactory to the graduate committee and is ready for submission to the university library.

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ABSTRACT

THE IMPACT OF DIVORCE ON PHYSICAL, SOCIAL, PSYCHOLOGICAL, AND SOCIOECONOMIC WELL-BEING

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Divorce brings unprecedented changes. The prevalence of divorce today constitutes a need to thoroughly study the well-being of divorced peoples. This study used a multidimensional definition of well-being to study divorced peoples and other marital statuses. Physical, social, psychological, and socioeconomic well-being were used. This study hypothesized that the married and remarried have higher well-being than the never married who in turn have higher well-being than the divorced or separated. It was also hypothesized that some are pre-disposed to divorce. ANCOVA analysis was used to test these hypotheses in a sample of approximately 9,863 respondents from the NSFH study. Support was found for the hypothesis that the never married have higher well-being than the divorced or separated. This was true in all four aspect analyses. No support was found for the hypothesis that some are pre-disposed to divorce. Further, support was found for married and remarried having higher well-being than the divorced or separated and never married, but only in regards to psychological and socioeconomic well-being. Partial support was found for physical well-being. The divorced or separated had the lowest or close to lowest adjusted well-being mean of all marital statuses except in the social well-being analysis. Marital status and especially divorce does affect well-being.

ACKNOWLEDGMENTS

I appreciate immensely all the support I have received while working on my thesis. Graduate school and this thesis were especially difficult achievements for me physically, mentally, economically, etc. I could not have done it without all the help and support I received from my family, my committee extending to the nurses at the health center. I thank my committee for all their help and enduring with me through this time and being willing to be on my committee. I especially thank Dr. Bahr for his patience through all my questions, mistakes, and long waiting times between drafts. I expected nothing less than immense amounts of support and encouragement from my family because of how loving they are and how supportive they've always been, but received unimaginable amounts. I could not have achieved this without Abbey, Jonathan, Susie, Julie, Lorie, Emma, Dave, Keith and Mom. This is partly their achievement also. I am forever indebted to them.

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THE IMPACT OF DIVORCE ON PHYSICAL, SOCIAL, PSYCHOLOGICAL, AND SOCIOECONOMIC WELL-BEING

Divorce is and has been a common subject in social research. Even though divorce rates have decreased in recent decades, its prevalence is still high necessitating a need by social sciences to examine the event and its consequences. A number of researchers have found that married people tend to be better off than divorced people. The divorced, compared to the married, tend to have lower incomes, have poorer health, be more depressed, be unhappier, and be less satisfied with life (Amato and Hohmann-Marriott 2007; Forste and Heaton 2004; Hill and Hilton 1999; Hilton and Kopera-Frye 2004; Schmitt, Kliegel and Shapiro 2007; Schneller and Arditti 2004; Waite and Gallagher 2000). On the other hand, divorce may significantly benefit some others who experience less stress having been removed from an abusive relationship, or are achieving goals not attainable while married (Amato and Hohmann-Marriott 2007). Whichever the outcome, divorce changes individuals and their situations.

Divorce brings numerous changes to people's lives (Vaughn 1986). There is a need for more information on how divorced people deal with establishing and adjusting to their new post-divorce lives. A question that needs attention is how divorce affects their overall well-being. A few examples were mentioned previously. Divorce has a broad impact and can influence many aspects such as psychological, economic, social and physical well-being. Most researchers have focused only on one or two aspects of well-being¹. The purpose of this research was to estimate the influence of divorce on

¹ Paul Amato employs a comparative multidimensional measure of well-being, but his work is mainly on children of divorced parents and not on divorced adults. See reference for Paul Amato and Bruce Keith (1991).

overall well-being using a multidimensional definition and measure of well-being. Using longitudinal data, I estimated how well-being changed after divorce.

Well-Being

Definitions of Well-Being

Researchers have used various definitions of well-being each one depending on their particular interests at the time. The most widely used definition has been subjective well-being which is based on questions of life satisfaction and/or happiness (Andrews and McKennell 1980; Clark and McGillivray 2007; Clark 2005; Diener and Lucas 2000; Diener 1994; Easterlin 2003; Haller and Hadler 2005; Ryff 1989; Waite 2000). Subjective well-being uses these questions to measure how individuals are doing generally or how happy they are at that point in time, both focusing on the psychological state of the individual (Easterlin 2003; Theodori 2001). Happiness and satisfaction are definitely integral parts of overall well-being, but not the sole factors.

Other researchers have focused instead on economic well-being which has been measured by such things as income or poverty level or whether or not the individuals have sufficient money to meet their needs (Krumrei, et al. 2007; Haller and Hadler 2005; Clark 2005). Others have studied individual's general health, ailments or disabilities (Coker, et al. 2000; Keyes 1998; Clark 2005; Waite 2000). A variety of other measures of well-being have been examined including depression (Kalmijn and Monden 2006; Theodori 2001; Waite 2000), romantic or plutonic relationships (Anderson, et al 2004; Bouchard 2006; Gage and Christensen 1991; Price-Bonham and Balswick 1980), and even neighborhoods (Wakefield and Elliott 2000). A few researchers have examined more than one aspect of well-being but usually no more than two. There is no consensus as to what well-being is nor to what dimensions should be included when measuring general well-being.

Multidimensional Well-Being

For this research I have chosen to use a multidimensional measure of well-being which includes four elements: physical, psychological, social, and socioeconomic. Physical well-being incorporates how the person is doing physically pertaining specifically to the body. Psychological well-being refers to how the person is mentally. This can include mental health, happiness, life satisfaction, depression and/or stress – anything affecting the person's psychological or mental state of being. Social well-being includes the person's social life or what they do socially and with whom and how often. Socioeconomic well-being encompasses such things as income level, employment and financial situation – anything economical that affects a person's state of being.

This multidimensional definition is important because I am focusing on the divorced. As Waite, et al (2002) stated, divorce brings many unexpected or expected but uncontrollable situations and circumstances. These might include reactions of self and children, disappointment, aggravations, stress, health and financial struggles. All of these can be either a positive or negative effect. Well-being after a divorce depends on many different situations thus necessitating a more multidimensional definition of well-being.

Theory

Divorce and Well-Being.

The uncoupling process, as explained by Vaughn (1986), is more than separating. It is a transition into a new and different life – a redefining of identities. It is the process that occurs when one of the partners decides the relationship is not worth continuing. Divorce changes the economic, social, physical and psychological aspects of the individual's life (Krumrei, et al 2007). Adjusting to the divorce can lead to severe physical, psychological and economical problems (Krumrei, et al 2007). Even when the divorce is eagerly sought and welcomed, the individual still has many adjustments to face. Vaughn (1986) talks particularly of the partner who did not initiate or want the divorce. Individuals may lose their sense of identity making it harder to create their new world. Consequently the divorce process is multifaceted as it affects many different aspects of an individual's life.

As seen above, most researchers have concluded that divorces tend to have only negative affects which lower well-being. However, some aspects of well-being may improve post-divorce. To illustrate, people in abusive marriages may experience a feeling of great relief when divorced which could improve their well-being (Amato and Hohmann-Marriott 2007). Furthermore, some of the aspects of well-being could decrease following divorce while others could increase. This illustrates the importance of examining several dimensions of well-being following divorce, which is the purpose of this study.

Literature Review

There are several different explanations of how divorce may impact well-being. In this section, I will review three different hypotheses I have chosen to examine that explain how divorce may influence well-being.

Cushion Hypotheses

Having a companion might provide a cushion that could soften or lessen the impact of various stresses. A companion may provide someone to talk to, someone to offer support, a division of labor, and/or a sexual partner as well as economic advantages of more income and better housing (Amato and Hohmann-Marriott 2007; Oygard 2004; Schneller and Arditti 2004; Stafford, Kline and Rankin 2004; Waite and Gallagher 2000). A satisfying marriage might operate as a buffer against stress, poor physical or poor mental health (Schmitt, Kliegel and Shapiro 2007). Some researchers have intimated that a companion is even an extension of the self, a part of them, even a way to define themselves (Keith 2004; Willen and Montgomery 2006). A steady companionship offers many assets that increase well-being or buffer against its decreasing.

If this hypothesis is correct, I would expect to find that those who have divorced and remarried would have higher well-being than those currently divorced or never married (Evans and Kelley 2004; Forste and Heaton 2004). The loss of a companion due to divorce could result in a "loss of resources" (Kalmijn and Monden 2006). On the other hand, a stable marriage may provide companionship and other resources that safeguard against the negative consequences of the diverse stresses of life.

Existing research appears to offer some support for the cushion hypothesis. For example, the subjective well-being tends to be lower among never married people

compared to those in first marriages or cohabiting unions (Evans and Kelley 2004). Divorced people also have lower life satisfaction and lower subjective well-being than married people especially if they have not re-partnered after the divorce (Evans and Kelley 2004). I will test this hypothesis to see if those remarried and continuously married have higher well-being than the never married and divorced or separated. Stress/Uncoupling Hypothesis

According to this hypothesis, the process of uncoupling is stressful and impacts well-being negatively. Uncoupling is the process of moving from being a couple to becoming two separate individuals. It involves physical, psychological, social and economic separation (Vaughn 1986). With the divorce comes the necessity for the newly single individuals to redefine themselves and their worlds. Vaughn (1986) maintains that the process of dividing into two separate individuals and lives is "no easy trick" (p. 126). Even if the divorce is welcomed due to abuse or other negative factors, the uncoupling process can be very stressful and bring many unexpected consequences.

If the uncoupling hypothesis is correct, I would expect that never married individuals would have higher well-being than those who have been through a divorce the never married people would not have been through the stressful uncoupling process. If we look at the cushion and stress hypotheses simultaneously, I expect that the wellbeing of the never married will be lower than the married and remarried, but higher than those divorced or separated.

<u>Selectivity Hypothesis</u>

The selectivity hypothesis argues that differences between married and divorced individuals are due to pre-divorce characteristics and not to the divorce itself. This

theory would argue that the relationship between divorce and well-being is spurious. It assumes that individuals with certain characteristics are more prone to divorce and to low well-being (Teachman and Tedrow 2004). To illustrate, those with low well-being at time 1 could be at risk for divorce because of their personal characteristics. The divorce then would not change their well-being at time 2 because they were selected into divorce because of their personal characteristics.

Research on cohabitation appears to be consistent with this hypothesis. Hall and Zhao (1995) sampled cohabiters to test the hypothesis that cohabiters are a special group of people that are more prone to divorce if they marry. Axinn and Thornton (1992) reported that cohabiters have different attitudes toward marriage that are less supportive of marriage. Consequently if they marry, they are more apt to divorce.

The selectivity hypothesis would be supported if I find no association between well-being and divorce, net of the other variables. That is, any change in well-being over time would not be associated with divorce, net of the control variables. There would be no difference in the well-being of the different marital statuses.

<u>Summary</u>

In summary, the hypotheses are:

- H1: Cushion Hypothesis: the well-being of the married and remarried will be higher than that of the never married and divorced or separated due to a cushioning effect of having a companion.
- H2: Uncoupling Hypothesis: divorced individuals will have lower well-being than other marital statuses because of the stress of uncoupling. Never married people will have higher well-being than the divorced or separated because they have not experienced the uncoupling process.
- H3: Selectivity Hypothesis: there will be no association between divorce and well-being net of control variables.

If married and remarried people have higher well-being than divorced and never married people, this will be evidence consistent with H1. If the divorced have lower well-being than the never married, then the evidence will be consistent with H2. If there is no difference among the different marital statuses in well-being, this will be evidence consistent with H3.

Methods

Sample

Data from the National Survey of Families and Households (NSFH) were used to test these hypotheses. This survey was conducted in three different waves. The number of respondents in the third wave is small and so it was not used in this study. The first wave was conducted between March 1987 and May 1988 (wave 1) and the second from 1992 to August 1994 (wave 2). The primary respondents from wave 1 were reinterviewed for wave 2. The number of respondents at wave 1 was 13,008. Those reinterviewed at wave 2 numbered 10,008. A constructed weight for wave 2 was computed by NSFH (1997) to make the sample representative of the U.S. population. The weight chosen was done on an individual level. With this weight variable the new wave 2 sample size was approximately 9,683.

The sample used in this analysis consisted of all those 18 years of age or older. Eight marital statuses were constructed illustrating the change in marital status of the respondents. These statuses were: (1) any marital status at wave 1 then widowed at wave 2, (2) widowed at wave 1 then remarried at wave 2, (3) never married at wave 1 then married at wave 2, (5) married at wave 1 then divorced after wave 1 then remarried at wave 2, (6) divorced or separated at wave 1 then remarried at wave 2, (7) married, or divorced or separated at wave 1 then divorced or separated at wave 2, and (8) married to the same person at both waves. Twenty seven respondents either did not report their marital status at either wave 1 and/or wave 2 or their marital status was misreported at one or both waves (i.e. married at wave 1 and never married at wave 2). Because four separate ANCOVA analyses were run for each well-being aspect, I had four different sample sizes and frequencies for each marital status for each type of well-being. The mean was taken of the total N sizes thus giving me an approximate sample size of 9,683. Also seen in Table 1, the remarried widow group had a very small sample size (N = 30 to 34). This group was included in my analyses, but with such a small sample size, I will not discuss it further in this paper.

(insert Table 1 here)

The majority of the sample used in analysis was White, female, graduated from high school and 29 years old or younger. The exact frequencies and means for both groups are in Table 2. The first column holds the percentages of the "Sample" group for each demographic characteristic. The second column is for the "Lost Sample" group, or those who were interviewed at wave 1 but not at wave 2.

(insert Table 2 about here)

As can been seen from the second column in Table 2, the 3,000 lost between wave 1 to wave 2 had fairly similar characteristics as those used in my sample. Hence, the sample used in this study appears to be representative of the entire sample from wave 1 (N = 13,008) and wave 2 (N = 10,026) with all groups having the same characteristics.

<u>Measures</u>

Dependent Variable. The separate aspects of well-being (i.e. physical, social, psychological, and socioeconomic well-being) at wave 2 were the dependent variables ("physicalw2", "socialw2", "psychologicalw2", and "socioeconomicw2"). Well-being was also measured at wave 1 and "w1" at the end of a variable indicates it is a measure from wave 1 and "w2" from wave 2. Each of these variables consisted of one to three questions asked at both waves 1 and 2. The variable was a mean score of however many questions (one to three) that were combined into a scale ranging from 0 to 4. A score of "4" indicated high well-being while a score of "0" meant low well-being of the particular types of well-being. The questions at both waves were the same except for one or two. These questions were still comparable in that they asked the same question with slightly different wording and so both were still able to be placed into a similar scale. Explanation is given below as to which questions these were and how they differed. The exact formation of these four variables and the questions included are explained below.

1. Physical Well-Being. The first dependent variable was physical well-being ("physicalw1" or "physical w2"²). This consisted of two questions about health and disabilities. The health question asked the respondent to describe their health at wave 1 ("healthw1") and to compare their health to other people at wave 2 ("healthw2"). Although not worded exactly the same, these two questions are similar and appear to measure the same thing. Both questions were a scale ranging from "very poor" to "excellent". The disability question was the same at both waves and asked the respondents to indicate whether or not they had a disability that impeded their ability to

 $^{^{2}}$ The ending of the variable names of "w1" and "w2" respectively mean the variable is a measure from either wave 1 (w1) or wave 2 (w2).

do daily tasks such as care for personal needs, move around the inside of their house, work for pay, do daily household tasks, climb a flight of stairs, perform heavy labor or walk six blocks ("disabilityw1" and "disabilityw2"). These two variables were run in a factor analysis and only loaded into one factor with component factors of .840 or higher (see Table 3). The two variables were combined into one variable for physical health ("physicalw1" and "physicalw2"). There was only one factor and the individual component measures were high. Health and disability were thus combined into a scale ranging from poor physical well-being (0) to good physical well-being (4).

2. Social Well-Being. The social variable was comprised of one general question regarding the amount of socializing the respondent did with four different groups of people. The respondents were asked how often on a scale ranging from "never" to "several times a week" they spent a social evening with relatives, friends, neighbors, and/or coworkers. These questions were combined into one variable ("socialw1" or "socialw2") with a mean score ranging from 0 to 4. A higher score (4) was coded as good social well-being with a lower score (0) coded as poor social well-being.

3. Psychological Well-Being. The psychological variable was comprised of two questions. The first question asked about the respondents' depressive state ("depressionw1" or "depressionw2"). This question asked how many days in the last week the respondent felt depressed. Response categories ranged from 0 to 7 days. The variable was recoded into (0) 7 days, (1) 5-6 days, (2) 3-4 days, (3) 1-2 days, and (4) 0 days. The next question asked the respondent to answer, "How are things these days?" with a response scale of (0) "very unhappy" to (4) "very happy" ("happyw1" or "happyw2"). These two variables made one factor with each question having a factor

component of .839 or higher (see Table 4). Again these two questions were combined because only one factor was extracted with high factor scores. A psychological wellbeing variable was made from the mean score of these two variables with a scale ranging from (0) poor psychological well-being to (4) good psychological well-being ("psychologicalw1" or "psychologicalw2").

4. Socioeconomic Well-Being. The socioeconomic well-being measure was comprised of three questions available in both waves of the NSFH. The three questions asked about income, receipt of public assistance, and employment (Conger, et al 1990). The first part of this variable indicated the respondents' individual yearly income. This measure was made by taking the family household yearly income and dividing it by the number of family household members. These amounts were then collapsed into five different ranges of income ("incomew1" or "incomew2"). The next question was whether or not the respondent had received welfare in the last year ("welfarew1" or "welfarew2"). This was coded as (0) for having received welfare and (4) for not having received welfare. The last question asked if the respondent was currently employed ("employw1" or "employw2") and it was also coded (0) for no and (4) for yes. The socioeconomic variable was comprised of these items since both waves only had one factor with high factor components (see Table 5). The variable was a five point scale ranging from (0) bad socioeconomic well-being to (4) good socioeconomic well-being ("socioeconomicw1" or "socioeconomicw2").

Independent Variable. Marital status was the independent variable ("marrstatw2"). The variable "marrstatw2" was coded (1) any marital status at wave 1 then widowed at wave 2, (2) widowed at wave 1 then remarried at wave 2, (3) never married at wave 1 then married at wave 2, (4) never married at wave 1 and wave 2, (5) married at wave 1 then divorced after wave 1 then remarried at wave 2, (6) divorced or separated at wave 1 then remarried at wave 2, (7) married or divorced or separated and divorced or separated at wave 2, and (8) married to the same person at both waves.

Control Variables. Age ("age"), sex ("sex"), race, education ("education"), and religious attendance ("religattend") were all used as control variables. The age of the respondent at wave 1 was used because all respondents reported an age on this wave unlike on wave 2 where there were many missing values. Age can have a major impact on well-being. For example, as a person grows older, their health most likely declines and so their physical well-being will decline. Age was included to control for the affects it would have on well-being. Gender was included as a control variable because females tend to have lower well-being than males. Race was included to control for differences between the majority (Whites) and minorities. Well-being has been noted to differ among racial and ethnic groups. Race was dummy coded into four separate variables: Whites ("White"), Blacks ("Black"), Hispanics ("Hispanic") and other races such as Asians or Indians ("Otherrace"). The education variable asked the respondent to report their highest level of education. Wave 2 reports of education were used to take into account any changes in education between the two waves and then be able to use the highest education level. This variable was then collapsed into five categories of (0) those that did not graduate high school, (1) those that graduated from high school and may have gone to college for a few years but did not obtain a degree, (2) those with an Associate or Bachelor degree, (3) those with a Master degree, and (4) those with a Ph.D. level degree. Education was included as a control variable because it has been found to be associated

with certain aspects of well-being such as socioeconomic and psychological well-being.

Being part of a network or large group has been found to be associated with postdivorce well-being (Frankel and Hewitt 1994; Krumrei, et al 2007). In preliminary analyses, religious attendance was included as a control variable but it was not significant. Therefore, in the final analyses it was not included as a control variable.

<u>Analysis</u>

A separate analysis was done for each type of well-being to see the relation between marital status and well-being. All measures and analyses were done at an individual level not by family or household, etc. All analyses were run using SPSS statistical software. ANCOVA or analysis of covariance was the statistical technique used. ANCOVA was used as it generates a set of adjusted means for different groups thus allowing for interpretation of the differences among the groups.

Means were computed for each of the eight marital statuses. The variable "White" was the reference group for the race variables. Also, those married at both waves to the same person, or category (8) in the "marrstatw2" variable, was used as the reference group for the different marital status categories. The specific well-being at wave 2 ("physicalw2", "socialw2", "psychologicalw2", and "socioeconomicw2") was the dependent variable, "marrstatw2" was the fixed factor, and all other variables were covariates. ANCOVA thus allowed, when controlling for the other factors, for analysis of how well-being differs among the different marital statuses. ANCOVA uses listwise deletion to deal with missing data. Listwise deletion does not include any case that has no response to any one variable. The sample sizes differ slightly from one type of well-being to another due to the missing data.

In the first ANCOVA, well-being at wave 1 was not included as a covariate. This enabled me to examine differences among the groups in well-being at wave 2. Then I conducted the analyses with wave 1 well-being as a control. This enabled me to estimate how well-being changed from wave 1 to wave 2 in each of the different marital status groups.

I also combined all of the four well-being variables into one global well-being measure. However, since the Alpha for the four combined variables was small it was not meaningful to conduct an analysis using this measure of well-being. I chose to conduct the analysis of each measure of well-being separately.

To test for a difference between sexes, each analysis listed above was run again with an interaction term. "Intersexmarr" is an interaction term between "sex" and "marrstatw2". For the most part, the interaction term was not significant and did not alter other coefficients or significances and will not be discussed further.

<u>Results</u>

An ANCOVA was run individually for each of the four types of well-being (physical, social, psychological, and socioeconomic). The parameter coefficients and significance levels for physical well-being are shown in Table 6 (adjusted R^2 was .266). Black and Hispanic were the only non-significant covariates while the never married-married group was the only significant marital status (p<.05). This marital group saw an

increase in physical well-being (.105). Of the significant covariates, sex, other race, and age all had negative coefficients. On the other hand, an increase in education and physical well-being at wave 1 were associated with physical well-being at wave 2.

Current literature has found that the married are healthier than the divorced or separated (Schmitt, Kliegel and Shapiro 2007). However, none of the marital statuses were significant in this analysis. I would have expected at least that the divorced or separated at wave 2 to be significant and have lower physical well-being. Especially when considering the cushion hypothesis, it would seem that having a companion would increase health and thus physical well-being. As none of these statuses were significant, it appears that among this sample physical well-being was not affected by marital status.

Social well-being was run next. This model produced an adjusted R^2 of .135. The results are shown in Table 7. Only the Hispanic, other race, and age covariates were not significant at the .05 level. Only education (.055) and social well-being at wave 1 (.209) had positive coefficients. Of the marital statuses, the widow (.108), never married then married (.084), never married (.167), and the divorced or separated (.131) statuses were significant. Their coefficients were all positive meaning that each of these groups saw an increase in social well-being. What's most significant here is that the divorced or separated group had an increase in social well-being. Sociality may help them to adjust to their new post-divorce life all of which would increase overall well-being. It is interesting that the single groups all had an increase also. The never married then married group had an increase too. They may still socialize as much as they did when single and maybe with the addition of friends of a spouse, they have increased sociality.

The next analysis run was for psychological well-being. It had an adjusted R^2 of .095. Its coefficients and significance levels are shown in Table 8. Of the covariates, sex (-.077) and Hispanic (-.078) were significant (p<.05) and negative. Age (.004), education (.032), and psychological well-being at wave 1 (.257) were significant (p<.001) and positive. The widow (-.202) and divorced or separated (-.256) groups were significant (p<.001) and negative. The never married then married group (.259) was also significant (p<.05) and had a positive coefficient. Thus, the never married then married group had an increase in psychological well-being while the widow and divorced or separated groups had a decrease in psychological well-being.

This decrease in psychological well-being is not surprising and can be logically explained. The psychological well-being variable, again, was comprised of depression and state of happiness. To have lost a spouse either by death or through the stress of a divorce could increase depression and unhappiness. Thus, it would be expected that these two statuses would have lower psychological well-being. On the other hand, the never married then married had an increase in this well-being because of the benefits of having a spouse. Remarriage then would decrease depression and increase happiness thus increasing psychological well-being. It is puzzling, though, that the remarried groups were not significant. The never married logically then should have lower wellbeing but they were not significant. Most important though is the finding of how psychological well-being decreases for the divorced or separated. This was expected.

The last regression run was for socioeconomic well-being. Socioeconomic wellbeing had the highest adjusted R^2 (.356) among the four aspects. In this analysis, other race was the only non-significant covariate. Of the significant covariates, only education

(.174) and socioeconomic well-being at wave 1 (.340) were positive or increased socioeconomic well-being. Four marital statuses were significant at the .05 level and all had a decrease in socioeconomic well-being. These were the widow (-.071), never married then married (-.101), never married (-.151), and divorced or separated (-.183) groups. These results for the widow and divorced or separated groups, and perhaps the never married group, are not surprising. The first two groups would be expected to have economic difficulties. As said before, a divorced or separated person or widow may all struggle economically due to the loss of a spouse and the need to find work, more income, etc. As for the never married group, a single person could either have a large income due to not having dependents or may have a low income due to having to provide solely for oneself. In fact, research shows that the married are better off economically. The never married then married group is difficult to understand. As just said, the married are supposed to be better off economically. This lowering of well-being may be due to these couples being newlywed and trying to combine their separate economic states. I would attribute this to their age as they are younger and due not have much economic stability yet. I controlled for age and so attribute this lowering to this being their first marriage and their trying to balance their separate economic states. Table 9 shows the results of this analysis.

Discussion

The purpose of this research was to study the difference in well-being of individuals in different marital statuses with emphasis on the divorced or separated. Further, changes in marital statuses were used to observe the changes in well-being. Well-being encompasses many aspects of life which all change when someone divorces. Discovering changes in well-being may help practitioners and researchers in diverse fields understand better how divorce may affect well-being. More importantly, incorporating many aspects of life instead of merely one or two provides a stronger, more realistic view of someone's well-being.

All of the analyses above show that marital status definitely does affect wellbeing. The coefficients and significances differed in each analysis. Each marital status had a different adjusted mean. Current literature shows that the never married have lower well-being than those continuously married. I found that the never married had the highest mean social well-being. Unsurprising, according to contemporary literature, is the finding that the divorced or separated had fairly high social well-being and the lowest adjusted means of psychological and socioeconomic well-being. Their socioeconomic well-being even decreased post-divorced. See Table 10 for a comparison of the marital statuses by well-being analysis.

Each analysis and these findings provided the information needed to test my three hypotheses. In review, H1 was the cushioning hypothesis that stated that those continually married or remarried at wave 2 would have better or higher well-being than the never married and divorced or separated. H2, or the stress/uncoupling hypothesis, said that those never married would further have higher or better well-being than the divorced or separated. The last hypothesis, H3 or selectivity hypothesis, stated that some people are predisposed to divorce and thus there would be no difference in well-being for each of the marital statuses. The significances of these findings are discussed below.

Cushioning Hypothesis

H1: The well-being of the married and remarried is higher than that of the never married and divorced or separated due to a cushioning effect of having a companion.

Support was not found for this entire hypothesis. When looking at mean differences of pairwise comparisons, for physical well-being the never married and divorced or separated were the only statuses with a significant difference (p<.05) with the never married then married group having a higher mean than the other two groups. Also, the adjusted mean of the never married (2.433) was lower than the never married then married then married (2.456) and continuously married (2.440) groups. The divorced or separated (2.415) adjusted mean was only higher than the divorced or separated then remarried (2.354) group. No support was found in this analysis for the idea that the married and remarried would have higher physical well-being than the never married.

These two groups also had a significant mean difference and a higher mean than several of the married and remarried groups in the social well-being area. Their adjust means show that the never married (2.161) and divorced or separated (2.125) groups had the highest means in this area. Except for the married then divorced then remarried group, never married and divorced or separated were significantly different at the .05 level and the differences showed that they had higher social well-being than the other remarried and married groups.

As for psychological well-being, the divorced or separated group was significantly lower (p<.001) than all other marital statuses except the widow group whereas the never married were significantly lower than the never married then married group (p<.001). They were also significantly higher than the divorced or separated and widow groups (p<.001). The adjusted means lend support for this hypothesis in that the

never married (2.871), widow (2.713), and divorced or separated (2.660) groups have the lowest adjusted means of all the statuses. When looking at the adjusted means, I could say that for social well-being this hypothesis has support.

Finally, in the socioeconomic analysis, the divorced or separated group had a significant mean difference and a lower adjusted mean than all the married and remarried groups. The never married group was significantly (p<.05) lower than all remarried and married groups except the never married then married with which it did not have a significant difference. When considering the adjusted means, though, never married (3.031) and divorced or separated (2.998) had the lowest means. I could say again that for socioeconomic well-being I have found support for this hypothesis.

Because the findings vary and support for this hypothesis is only supported in certain aspects and to different marital statuses, full support was not found for the cushioning hypothesis. If considering mean differences, I cannot say unquestionably that the never married and divorced or separated groups had the lowest well-beings. When considering the adjusted means, though, in some instances they did. For example, support was found for this hypothesis that the single groups had lower means than the married and remarried groups in the psychological analysis. This would lend support to this hypothesis in that the single groups do not have companions to boost their psychological well-being. This only considers the adjusted means though. When considering the mean differences again the relationship of the never married is not significant with two of the remarried groups. Also, even some of the married and remarried groups had higher or lower well-beings than the others. According to this hypothesis, the never married and divorced or separated should have lower well-being than all other groups (expect perchance the widow group).

Possibly if I had combined some groups I would have had more finite differences. There may be too much variance due to including eight marital statuses that makes these findings spurious. For now, though, after taking all these results into consideration, I cannot say that having a companion provides a cushion and increases overall well-being. <u>Stress/Uncoupling Hypothesis</u>

H2: Divorced individuals will have the lowest well-being because of the stress of uncoupling. Even those never married will have higher well-being than the divorced or separated because they have not experienced this uncoupling.

Again, only partial support was found for this hypothesis. Only for

socioeconomic well-being was the difference between means significant (p<.001) for the never married and divorced or separated groups. In this case, the never married had a higher mean than the divorced or separated (.211). I would have expected the never married to have a significantly higher mean than the divorced or separated in all aspects. This would be true if I considered only the adjusted means. There the never married mean was always higher than the divorced or separated mean. The stress of uncoupling would definitely lower psychological well-being. As a result, in this area I found support for this hypothesis but not in the others. I guess the relations between these two statuses in the other aspects of well-being have other factors that play into them.

Due to these findings, I next examined the relationships between the other two groups that experienced divorce (married then divorced then remarried and divorced then remarried) and the never married. Their relationship to the never married was not even significant in the physical and psychological analyses. The never married were only significantly different from the divorced or separated group in the psychological aspect. I find this hard to believe and further study should be done, but these results seem to say that experiencing a divorce does not significantly affect psychological well-being considering that the never married do not necessarily have a higher well-being. On the other hand, the two divorced then remarried groups had a significantly higher socioeconomic well-being than never married people. Further, the divorced then remarried group had lower social well-being than the never married. It would seem that both groups would have significant social well-being differences. Their situations are the same except that one group was married at wave 1 and the other was not. The explanation for the higher never married social well-being was explained above.

Again, also as explained above, marriage has been found to increase socioeconomic well-being. The two divorced then remarried groups had higher socioeconomic well-being than the never married as expected. The only surprise is that this did not hold true for psychological well-being. Perhaps it is that although socioeconomic factors can bring great stress, those factors are more physical than psychological factors. Depression and happiness are affected immediately not through another factor as is the case with socioeconomic well-being. The never married and these two divorced then remarried groups are no different psychologically. Then when it comes to more tangible factors, such as income, the never married experience more stress. Due to the fact that the divorced then remarried groups did not always have significantly different well-being than the never married group, no support was found for this hypothesis. Hence, I did not find total or even enough support to say that the stress of uncoupling decreases well-being in regards to the never married. Again, due to the spurious findings, further research needs to be done.

Selectivity Hypothesis

H3: Some people are predisposed to divorce meaning that divorce will have no effect on their well-being.

No support was found for this hypothesis. The adjusted means of all marital statuses were different from each other in all aspects. The significances and direction of their mean differences differed also. About 90% of the relationships in the psychological well-being aspect were significant. The other three aspects had approximately 75% of their relationship that were non-significant. If they had all been non-significant, I could have said that support was found for this hypothesis. But, as the adjusted means and mean differences show, there is definite variability of the means between marital statuses. Thus, marital status does affect well-being. Even when looking at the changes of the means for each aspect, most all means changed from wave 1 to wave 2. Well-being does change due to marital status.

Further, I also controlled for the specific well-being at wave 1 in the ANCOVA analyses and each was significant at the .001 level and all increased the well-being at wave 2. Thus, well-being is not the same at both times as this hypothesis surmises. As said above, marital status does affect well-being and so I found no support that some people are pre-disposed to divorce. Taking into account both of these results, no support was found for H3.

In summary, then, when considering these outcomes, well-being definitely is dependent on marital status. But only certain marital statuses affect certain aspects of well-being. Being married and, hence, having a companion dos not necessarily mean better well-being than the never married. Neither does being never married mean higher well-being than the remarried groups. Since no support was found for H3, a predisposition to divorce does not exist and thus in this research well-being is dependent on current marital status. Table 11 outlines the support or lack thereof found for each hypothesis according to the aspects of well-being. The use of a multidimensional definition of well-being is certainly substantiated by these findings.

Four Aspect Regressions

Since the results of the regressions were all different from one other, I will look at each aspect of well-being separately below. Before that, one thing to note is that the wave 1 measures of the specific well-being aspects were all positive and significant at the .001 level. This, of course, was important for the test of the selectivity hypothesis as it meant that the supposed pre-dispositions to divorce were controlled for. It also shows, though, that no matter which aspect of well-being being considered, it must control for the original measure of well-being at the first wave, but also that well-being at wave 2 is dependent on marital status and not the measure of well-being at wave 1. I did run the analyses again for each aspect of well-being without the specific well-being wave 1 measure and none of the significances or direction of the coefficients changed. But when looking at the change in means from one wave to the other, there was much change. The inclusion of these variables meant I had included the change of well-being between waves. These results and controlling for the other control variables gives strength to my analyses and hypotheses that well-being at wave 2 is dependent on marital status and its changes. It is important to control for the wave 1 measure of well-being.

Considering the changes between means only, all changed. An interesting change was in the psychological well-being aspect where the change of means shows an increase for the divorced or separated, but in the analysis, they had a decrease in psychological well-being. The same was true for the socioeconomic aspect. They may have had an increase in their means for these two well-being aspects, but we cannot say what exactly that indicates. What exactly changed in these aspects to make their means increase? What exactly would need to change or happen for someone's mean to increase? We cannot say definitively what each value or change in value means. It should be kept in mind that it's not possible to know just how much the difference means. Like said above, a small increase in a mean does not necessarily mean a significant change in that well-being. With the use of the two waves, though, I am able to incorporate these changes into my analysis and see how these changes are affected by marital status. It is interesting to look at this change of means, but the parameter estimates are what tell us what really happened.

Physical Well-Being. The physical aspect of well-being did not seem to add much to my analysis. The never married then married was the only marital status that was significant (.025). I would have expected certain statuses to have their physical wellbeing affected. Since those in the widow group are usually older, it would make sense that their physical well-being would decline. I would have expected the physical wellbeing of the divorced or separated to decline also. As stated above, the married supposedly have better health. Although the never married are also single, they most likely are younger and so have better health. But none of these expectations occurred. Considering that having a spouse increases health, it may be that the never married then married people's health increases (B = .105) due to their just being married most likely for the first time and reaping the benefits of having a spouse. They also have the highest adjusted mean. Physical well-being has some interesting results, but since only one marital status was significant, someone's marital status may not affect their physical wellbeing as much as expected.

Social Well-Being. More marital statuses were significant (p<.05) in the social well-being analysis. The statuses of widow (.108), never married then married (.084), never married (.167), and divorced or separated (.131) were significant with each having a positive coefficient. They each saw an increase in social well-being. As can be seen, these are the single groups and one barely not single anymore group (never married then married). Being married, as shown here, definitely affects someone's social well-being. In the case of the widow and divorced or separated groups, they each lost their spouse and probably need and strive to be more social. Their social bonds would help them through their losses. Divorce is a major disruption of social networks, but social contacts and relationships help with adjusting to post-divorce life, or to a single life (Oygard 2004). Since the married aren't as social, being defined as socializing with people outside the familial unit, the single now can be more social thus increasing their social well-being. The never married and never married then married also probably have more time to be social. Forty seven percent of the ever married people were 39 years old and younger. More sociality would be more likely at those ages than older people.

The reason for the married being less social is the likelihood that they have families and do not socialize with other outside peoples. Their life mainly revolves around their children and spouse. The social well-being variable asked if the respondent did anything social with a friend, neighbor, co-worker, or non-household family. It did not account for nuclear family members. All of the other married or remarried statuses were not significant (except the never married then married group which was explained above). These married and remarried statuses may be social but not in the way measured here. They interact with their nuclear family members, but do not socialize, or at least not the way the other groups do with people outside of their household family. I do not consider that socializing exactly. I just talked of how socializing is important for psychological well-being especially for the divorced or separated. They need this interaction with other people especially outside of their familial unit. This is what helps them to adjust post-divorce. Family members are still important and they would definitely play an integral part in psychological well-being, but stepping out of their familial setting is what will help them to adjust their physical, economic, psychological, etc. well-being post-divorce. Thus, as shown by this analysis, the married and remarried groups are not socializing outside of their family units. Whether or not it is important for them to is a topic for another study. As said before, sociality is good for post-divorce adjustment and their increase in social well-being is a good and important find.

Psychological Well-Being. The psychological well-being analysis also produced some unexpected but then some expected results. First of all, as would be expected, the widow (-.202) and divorced or separated (-.256) groups were significant at the .001 level and negative. The never married then married (.259) group was also significant (p<.05) but positive. Their psychological well-being increased. Logical explanation can be given to clarify this finding. Marrying for the first time and having a companion should decrease depression and increase happiness especially this group of newly weds who could still be in a honeymoon state. But these explanations would also make sense for the other two remarried groups that were not significant (married then divorced then remarried, and divorced then remarried). Remarriage should bolster these two group's

psychological well-being the same way it did for the two significant groups. As for the never married people, being single could either increase or decrease their psychological well-being and their non-significance shows this. All in all, this finding does lend support to part of the stress/uncoupling hypothesis in that the actual process of divorce certainly does affect psychological well-being. Unfortunately for the divorced group, the factors of psychological well-being are hard to deal with. The increase in social well-being is especially important and encouraging after considering these findings.

Socioeconomic Well-Being. The results for this analysis also lend partial support to the cushioning hypothesis. The significant statuses (p<.05) all had negative coefficients. The significant statuses were the widow (-.071), married then remarried (-.101), never married (-.151), and divorced or separated (-.183) groups. That the three single groups were significant and negative would mean that the married or remarried are better off than the single. The inclusion of the never married then married group could be somewhat spurious. I think it's still possible to say that those married or remarried are better off economically than single people. An explanation for this may again be due to age. Eighty nine percent of this group was 18-29 years old. As opposed to the other married and remarried groups, this group most likely is still trying to find stability in the factors playing into socioeconomic well-being. For example, at this young age income is low and they are not in a stable, career type job yet. They may still be in school also. There are many reasons, but I think it is safe to say that this group is young and the other married and remarried groups are older and more stable in this aspect. Although age was controlled for, there are other factors involved and due to age that could affect this wellbeing. Unfortunately for the divorced or separated, they are thrown back into a situation

where they will have to find security and stability in this aspect once again, but entirely single.

A summary by marital status will help clarify what has been found. The widow, never married, and divorced or separated groups had a significant increase in social wellbeing, but a decrease of psychological and socioeconomic well-being. These three groups are all obviously single which I'm sure plays into these results. But the different circumstances of each play into their well-being too. The never married always had the highest mean of well-being compared to the divorced or separated. That easily could be due to the divorce whereas the widow group has lost a spouse which also brings sudden strain and stress. These three groups were the only significant marital statuses. This shows that the two remarried groups are not significantly different from the married in any well-being aspect. Having a spouse makes their circumstances similar and thus affects their well-beings in similar ways. The divorced or separated have a disadvantage in some respects because they do not have a spouse. The same could be said of the widow and never married groups. With the exception of social well-being, the divorced or separated had the lowest or close to lowest adjusted means of the three other statuses. This is true also for physical well-being though they did not have a significant coefficient. They are especially worse off socioeconomic and psychological well-being wise whereas, except again the never married then married, the married and remarried groups are better of than all other statuses. Research mentioned above had the same results. If psychological and socioeconomic well-beings were the only analyses done, the cushioning hypothesis would have full support. All these results illustrate that losing a spouse does not bode well for someone's overall well-being.

In summary, most variables differed in their significance and direction of effect for each separate type of well-being. For the most part, what I anticipated for the divorced or separated group was found in my results. Good in that they have an increase in social well-being but unfortunate that their socioeconomic and psychological wellbeings decrease. The most surprising finding was the inclusion of the never married then remarried group in all aspects. They are a special group in that they were recently single and then married. They have characteristics of both groups still making them significant and comparable to both marital statuses. Overall, though, there was no one pattern. See Table 13 for the change of well-being for each aspect by marital status. Each status differed significantly and so each aspect has a different effect on different facets of wellbeing. With such differing results, no overall conclusions could be drawn except that the well-being of the divorced or separated is lower than all others. These results also suggest that when studying well-being, a multidimensional definition should be considered and not just one aspect thereby providing a more realistic picture of wellbeing.

Control Variables

When a control variable was significant, its sign was always negative except for education and for age. The measure of the specific well-being at wave 1 was always significant and positive, but has already been spoken of so I will not go into anymore detail. These findings, though, are especially unfortunate for women. Sex was significant at the .05 level in all four analyses. As said, its coefficient was always negative. That means that a woman's physical, social, psychological, and socioeconomic well-being is always lower than a man's. As I controlled for all marital statuses, this lower well-being does not depend on which marital status the women is in. These outcomes corroborate prior research of how women have lower well-being (Kalmijn and Monden 2006). No further analysis was done in this study of this effect.

Those of a race other than White have almost the same results. First of all, like women, Blacks have been found to have lower well-being than Whites (Kalmijn and Monden 2006). In this study, the Black race variable was significant only in the social and socioeconomic aspect analyses. This meant that they had lower social and socioeconomic well-being than Whites. Hispanics had lower psychological and socioeconomic well-being than Whites. The lower socioeconomic well-being for these two minority groups makes sense. In the three questions included in this measure (i.e. income, employment, and welfare), these two races struggle. Compared to Whites, in general they have lower incomes, struggle with stable employment, and more likely to be on welfare. Other race included other minorities but was only significant in the physical analysis. They again did have a lower physical well-being than Whites. It seems that they should also have lower socioeconomic well-being. My explanation for their nonsignificance in that analysis is that this group of races includes Asians, Indians, etc. – both of which usually have high income, stable employment and are much less likely to be on welfare. Why Blacks and Hispanics differed for social and psychological wellbeing requires further research, but all other findings for race are not unforeseen.

Age and education were significant in all four analyses at the .001 level. Education, of course, was positive in all aspects. The more education someone achieves, the better or higher their physical, social, psychological, and socioeconomic well-being will be. The only puzzling part of this last statement was about physical well-being. Why more education means better physical well-being cannot easily be explained. The reason for the increase in the other aspects can. More education can mean stable employment, higher income, less depression, greater happiness, and more sociality. It's easy to see why education would increase these well-beings. Age, on the other hand, was negative in all aspects except for psychological well-being. I have talked throughout this paper of how age can affect health, sociality, etc. Getting older affects everything and usually not for the better. But the increase in psychological well-being with the increase in age is puzzling. Thinking about the questions about depression and happiness, it perhaps makes more sense. It may be that the older one gets the less depressed and more content or happy they are. This could be possible. This is an interesting find and would be a good research topic.

The results for the control variables were more what was expected than the marital statuses results. For the most part, the findings were what prior research had said with a few minor variations. The strongest finding is that women have lower well-being than men in all aspects and that the more education received, the higher the well-being. More in depth research should be done into the other findings for more specific explanations.

Limitations

The data set used was one limitation. Most other data sets would have the same limitations though and so the limitation is not specific just to the NSFH. One of its limitations is the loss of 3,000 respondents between waves. Although the wave 2 "N" size was still large, the results with the addition of these 3,000 may have been altered.

The demographics of this group varied from the wave 2 respondents in that the majority didn't graduate from high school or only graduated from high school. There were also less Whites and more Blacks, and they were older (60+ years). I speculate that age was a major factor in there not responding in wave 2. The affect by education was also a major outcome. The 3,000 differed in both these variables and so these 3,000 could have altered my findings at least a little bit in some respect.

I also was not able to include as many factors as I would have liked due to the questions asked in this survey. Although four aspects is good and the aspects included are major well-being aspects, I would have liked to include more to see more broadly how marital status affects well-being. I also was limited to only one to three questions per aspect. More questions would have meant a more conglomerate measure of the four aspects of well-being. There are many more questions that go into these aspects. For example, job satisfaction plays into socioeconomic well-being, but was not available in both waves. More questions would have given more strength to my findings and given me higher R²s. The economic factor of income may have been good to use as a control variable. I talked about above of how the younger never married then married group may be less economically stable than the married or remarried groups. Income may play a significant part in the well-being difference due to marital status. But the questions used provided four good well-being aspects to study.

Another small limitation is the use of eight marital statuses. A couple of the statuses had low sample sizes of a couple of the statuses and this may have played into the significant differences of the marital statuses. Also, as seen, it was hard to find any real strong, stable pattern due to marital status. Each status differed in direction and

significance, and for each of the aspects. A future analysis should be done combining the similar statuses such as married or remarried. But I wanted to what the differences between marital statuses were and could not have done that without keeping each status separate.

Implications

One of the greatest findings of this study was that well-being is affected by marital status. Unfortunately this did not bode well for some of the marital status for certain well-being aspects, especially the divorced or separated group for psychological and socioeconomic well-being. But they did have better social well-being, an important factor in post-divorce adjustment. In contrast, the married and remarried had better socioeconomic and psychological well-being than any of the other statuses. It is interesting that the remarried are not significantly different from the married. Being married again must undue the negative consequences of marriage. But then the never married then married were different from these groups. In their case, the first marriage has different results than those married for greater periods of time or getting married a second or more times. More research needs to be done to study more closely the individually specific changes in well-being of each of these marital statuses. All these different and unexpected findings can open new paths of research as to why and how well-being differs amongst these different marital statuses.

The use of longitudinal data provided these implications. Obviously without controlling for well-being at wave 1, the affect on well-being due to changes in the marital statuses would not have been possible. But what's especially important here is that I did find a definite change in well-being due to divorce which was only possible by considering two time periods. Including the change of well-being from wave 1 to wave 2 helped me see specifically see just what those changes meant for each marital status. Most divorce research only deals with the individual's well-being post-divorce. Although the results show low well-being in most aspects for the divorced, being able to present support that well-being actually does change due to divorce is an important implication. It shows that this low well-being is due to the affects of a divorce and not just random circumstances at the time measured. The actual event and experience of divorce does make their well-being decrease except for social well-being. This is an important finding when studying divorce and will hopefully provide support for the need to look at longitudinal changes when doing this research.

My findings also justify further research into the cushioning hypothesis as support was only found in two aspects. First, research should be done specifically as to the results found for physical well-being. More information as to why only partial support was found and to clearly answer the question of how and why do marital statuses differ when it comes to physical well-being. Also, there is a need to find some way to help the single marital statuses, especially the divorced, to adjust better psychologically and economically post-divorce.

Perhaps the greatest finding was that the well-being of each aspect differs according to different variables. It was found that when studying general well-being, a multidimensional measure is best and should be used. Otherwise, findings are only specific to the aspect of well-being being studied. The use of many well-being aspects provides a clearer, more accurate picture of what happens to the well-being of the

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divorced post-divorce. Thus the use of multidimensional aspects of well-being is justified and greatly substantiated. Hopefully these findings will assist in pushing future research into using more aspects of well-being when measuring overall well-being, especially when considering divorced persons and the many changes they face.

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Tables

Table 1.

Frequencies of Marital Statuses for Physical, Social, Psychological, and Socioeconomic Well-Being

Marital Status	Physical Well- being	Social Well- being	Psycho- logical Well- being	Socio- economic Well- being
1. Widow	868	848	901	943
2. Remarried widow	30	30	32	34
3. Never married then married	651	647	686	697
4. Never married	1216	1213	1272	1325
5. Married, divorced then remarried	134	134	140	142
6. Divorced or separated then remarried	215	211	225	233
7. Married, or divorced or separated then divorced or separated	1251	1227	1308	1344
8. Continuously married	5238	5165	5477	5615
Total:	9,603	9,475	10,041	10,333

Table 2.

	A.	B. Lost	С.
	Used	amid	Average
	Sample	waves	-
	•		
N sizes	9,863 ^b	3,580	
Marital Status:			
1. Widow	9%	9%	9%
2. Never married then married	7%	6%	7%
3. Never married	13%	16%	14%
4. Married, divorced then remarried	1%	2%	2%
5. Divorced then remarried	3%	3%	3%
6. Divorced or separated	14%	16%	15%
7. Continuously married	53%	48%	51%
· · · · · · · · · · · · · · · · · · ·			
Sex:			
Male	46%	49%	48%
Female	54%	51%	53%
Education Level:			
0. Didn't graduate from high school	16%	22%	19%
1. Graduated from high school with possibly some			
college	53%	54%	54%
2. Associate or Bachelor degree	6%	16%	11%
3. Graduate degree or comparable	8%	7%	8%
Race:			
1. White	82%	78%	80%
2. Black	11%	13%	12%
3. Hispanic	5%	6%	6%
4. Other Race (Asian, Indian, etc.)	2%	3%	3%
Age:			
20s and less	28%	27%	28%
30s	24%	28%	26%
40s	17%	16%	17%
50s	13%	12%	13%
60+	18%	17%	18%

Percent of Cases in Demographic Characteristic Groups for those in the Used Sample (*A*), and Lost between Wave 1 and Wave 2 (*B*), and the Average Between Samples^a (*C*)

a. All are rounded up and some characteristics may have small amounts of missing data.

b. Average of four well-being aspects.

Table 3.

	Variable	Component	Component
Wave 1:	healthw1	.843	
	disabilityw1	.843	
Wave 2:	healthw2		.840
	disabilityw2		.840

Physical Well-Being Factor Loadings

Table 4.

	Variable	Component	Component
Wave 1:	depressionw1	.839	
	happyw1	.839	
Wave 2:	depressionw2		.844
	happyw2		.844

Psychological Well-Being Factor Loadings

Table 5.

	Variable	Component	Component
Wave 1:	incomew1	.860	
	welfarew1	.599	
	employw1	.815	
Wave 2:	incomew2		.742
	welfarew2		.635
	employw2		.722

Socioeconomic Well-Being Factor Loadings

Table 6.

Variable	В	Sig.
(Constant)	1.656	.000
Sex	188	.000
Black	057	.121
Hispanic	.087	.100
Otherrace	171	.020
Age	018	.000
Education	.142	.000
Physicalw1	.482	.000
Widow	.004	.925
Never married then married	.105	.025
Never married	007	.839
Married, divorced then remarried	018	.847
Remarried	086	.240
Divorced or separated	-025	.447
Continuously married	0(a)	

Physical Well-Being ANCOVA Coefficients and Significances

Table 7.

Variable	В	Sig.
(Constant)	1.813	.000
Sex	035	.016
Black	151	.000
Hispanic	008	.827
Otherrace	004	.933
Age	006	.000
Education	.055	.000
Socialw1	.209	.000
Widow	.108	.000
Never married then married	.084	.007
Never married	.167	.000
Married, divorced then remarried	.068	.262
Remarried	.025	.605
Divorced or separated	.131	.000
Continuously married	0(a)	

Social Well-Being ANCOVA Coefficients and Significances

Table 8.

Variable	В	Sig.
(Constant)	2.029	.000
Sex	077	.000
Black	.020	.483
Hispanic	078	.050
Otherrace	024	.665
Age	.004	.000
Education	.032	.001
Psychologicalw1	.257	.000
Widow	202	.000
Never married then married	.259	.000
Never married	044	.105
Married, divorced then remarried	.071	.316
Remarried	.059	.294
Divorced or separated	256	.000
Continuously married	0(a)	

Psychological Well-Being ANCOVA Coefficients and Significances

Table 9.

Variable	В	Sig.
(Constant)	2.660	.000
Sex	154	.000
Black	171	.000
Hispanic	121	.001
Otherrace	.000	.054
Age	017	.000
Education	.174	.000
Socioeconomicw1	.340	.000
Widow	071	.028
Never married then married	101	.003
Never married	151	.000
Married, divorced then remarried	.025	.721
Remarried	.019	.723
Divorced or separated	183	.000
Continuously married	0(a)	

Socioeconomic Well-Being ANCOVA Coefficients and Significances

Table 10.

Marital Status	Physical Well- being	Social Well- being	Psycho- logical Well- being	Socio- economic Well- being
1. Widow	+	+**	_**	_*
2. Never married then married	+*	+*	+**	_*
3. Never married	-	+**	-	_**
4. Married, divorced then remarried	-	+	+	+
5. Divorced then remarried	-	+	+	+
6. Divorced or separated	-	+**	_**	_**
7. Continuously married *p < .05.				

Differences between Means of Marital Statuses Compared to the Married for Four Well-Being Analyses

**p < .001.

Table 11.

Support for Three Hypotheses in Four	en being m	uiyses		
Hypotheses	Physical Well- being	Social Well- being	Psycho- logical Well- being	Socio- economic Well- being
1. Cushioning				
a. Married and remarried well- being > never married well-being	Partial	No	Yes	Yes
b. Married and remarried well- being > divorced or separated well- being	Partial	No	Yes	Yes
2. Stress/Uncoupling	No	No	No	Yes
3. Selectivity	No	No	No	No

Support for Three Hypotheses in Four Well-Being Analyses

Table 12.

Marital Status	Marital Physical Status Well-being		Social Well-being		Psychological Well-being		Socio- economic Well-being	
	w1	w2	w1	w2	w1	w2	w1	w2
1. Widow	1.629	2.444	1.877	2.101	2.749	2.713	2.295	3.111
2. Never married then married	3.354	2.546	2.286	2.077	3.102	3.175	3.548	3.080
3. Never married	2.757	2.433	2.306	2.161	2.797	2.871	3.263	3.031
4. Married, divorced then remarried	2.597	2.422	2.119	2.062	2.921	2.986	3.479	3.206
5. Divorced then remarried	2.465	2.354	2.071	2.019	2.884	2.974	3.365	3.201
6. Divorced or separated	2.383	2.415	2.126	2.125	2.596	2.660	2.991	2.998
7. Continuously married	2.440	2.440 ^a	1.967	1.994	2.957	2.916	3.196	3.182

Change of Means of Marital Status for Four Aspects of Well-Being from Wave 1 to Wave 2.

a. This mean did increase very slightly at the .001 level, but does not show due to rounding.

Table 13.

Control Variable	Physical Well-being	Social Well-being	Psychological Well-being	Socioeconomic Well-being
Sex	-	-	-	-
Black		-		-
Hispanic			-	-
Other race	-			
Age	-	-	+	-
Education	+	+	+	+
Well-being w1	+	+	+	+

Comparison of Significances and Coefficient Directions of Control Variables for Four Well-Being Analyses