

INTERGENERATIONAL EFFECTS OF DIVORCE ON CHILDREN IN SINGAPORE

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EXECUTIVE SUMMARY

1. The *Study on the Intergenerational Effects of Divorce on Children in Singapore* by the Ministry of Social and Family Development (MSF) seeks to examine whether children of divorcees suffer long-term disadvantages, and, if so, the extent of these disadvantages. The persistence and extent of a “divorce penalty” experienced by children could help shape interventions for children when couples file for divorce.
2. Using aggregated data derived from multiple sources of administrative and survey records, the study examined the economic and marriage outcomes of more than 100,000 Singaporean children born between 1979 and 1981.
3. Our findings show that children of divorcees face long-term “divorce penalty” across a range of indicators, when measured at the age of 35. Compared to children whose parents remained married, children whose parents had divorced (1) were less likely to obtain a university degree, (2) earned less, (3) had lower CPF balances, (4) were slightly less likely to marry, and (5) were themselves more likely to divorce (among those who were married).
4. These findings suggest that divorce may affect children negatively even into adulthood, in education, finances and relationship outcomes. To mitigate the “divorce penalty” on children, upstream intervention to help couples build strong marriages, and interventions to help children adjust to life after their parents’ divorce are important.

BACKGROUND

5. Over the past 10 years, the number of divorces in Singapore has increased. Between 2015 and 2019, the annual average number of divorces was 7,170, slightly higher as compared to 7,018 in the preceding five-year period. Over the same period, consistently more than half of divorces involved children under 21 years old (Table 1).

6. Based on overseas literature on divorce, children who experienced parental divorce potentially face negative consequences even into adulthood.¹ Hence, the objective of MSF's *Study on the Intergenerational Effects of Divorce on Children in Singapore* is to examine if Singaporean children of divorcees suffer long-term disadvantages, and if so, the extent of these disadvantages.

7. This study represents the first attempt to better understand the long-term outcomes of Singaporean children from divorced families. The persistence and extent of a "divorce penalty" experienced by children could help shape interventions for children when couples file for divorce.

Table 1: Total number and proportion of divorces involving children under 21 years old among 2010 to 2019 divorce cohorts

Divorce cohort (Year)	Total number of divorces	Divorces involving at least 1 child under 21 years of age	
		Number	Proportion
2010	6,969	4,005	57.5%
2011	7,234	4,096	56.6%
2012	6,893	4,017	58.3%
2013	7,133	4,109	57.6%
2014	6,861	3,875	56.5%
2015	7,117	3,935	55.3%
2016	7,207	3,960	54.9%
2017	7,207	3,932	54.6%
2018	6,990	3,868	55.3%
2019	7,330	4,053	55.3%

DATA

8. To assess the long-term outcomes on children, a sufficiently long time series of data is required. To do so, the Singapore Department of Statistics (DOS) derived aggregated data from multiple sources of administrative and survey records. Our sample comprised 101,180 Singaporean children born between 1979 and 1981, of which 8.8% (8,880) had experienced parental divorce before 21 years old. Children who were 21 years and older, or were already married when their parents divorced were excluded from the study.

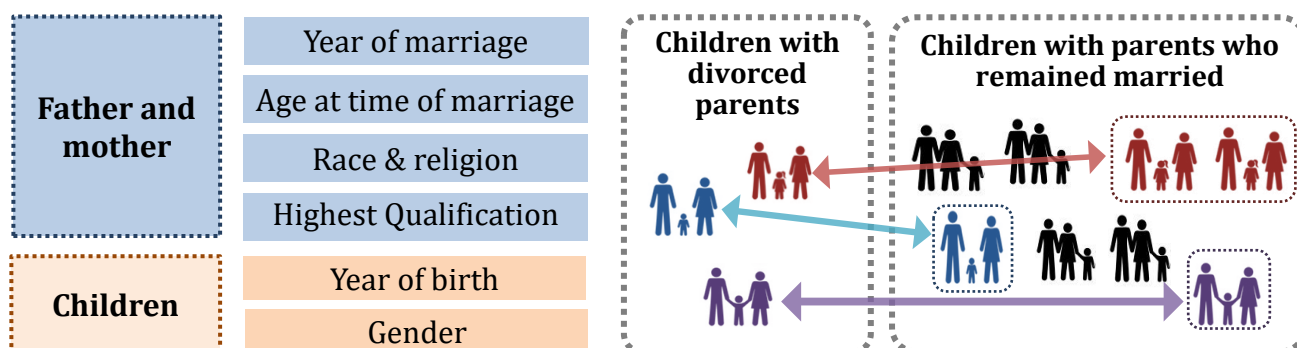
¹ Amato P.R and Keith, B. (1991) "Parental Divorce and Adult Well-being: A Meta-Analysis", *Journal of Marriage and the Family*, 53 (Feb); Wallerstein, J and Lewis, J (2004) "The Unexpected Legacy of Divorce: Report of a 25-Year Study", *Psychoanalytic Psychology*, Vol. 21, No.3.

METHODOLOGY

9. To estimate the “divorce penalty”, the study examined the economic and marriage outcomes of children whose parents divorced, when these children turned 35 years old (in 2014 to 2016). Their outcomes were then compared to children from the same birth cohorts whose parents did not divorce.

10. To ensure that we are comparing families of similar profiles (apart from the parents’ marital status), we matched children from divorced families with children from intact families on a range of demographic characteristics such as their gender, year of birth, and parents’ age and highest qualifications attained at the point of marriage ([Figure 1](#)).

Figure 1: Parental and child characteristics used in matching approach



11. This matching approach controls for observable characteristics, but not unobservable attributes that affect both the probability of parental divorce and their children’s outcomes (e.g., family environment). While the results might not strictly inform us of the causal impact of divorce, they provide an indicative sense of children’s long-term outcomes associated with parental divorce, which would in turn help inform interventions for children when couples file for divorce.

RESULTS

12. Findings from the matching approach showed that, on average, children from divorced families faced long-term “divorce penalty” in adulthood (i.e. at the age of 35) across a range of indicators² ([Figure 1](#)). Compared to children whose parents remained married, those whose parents divorced:

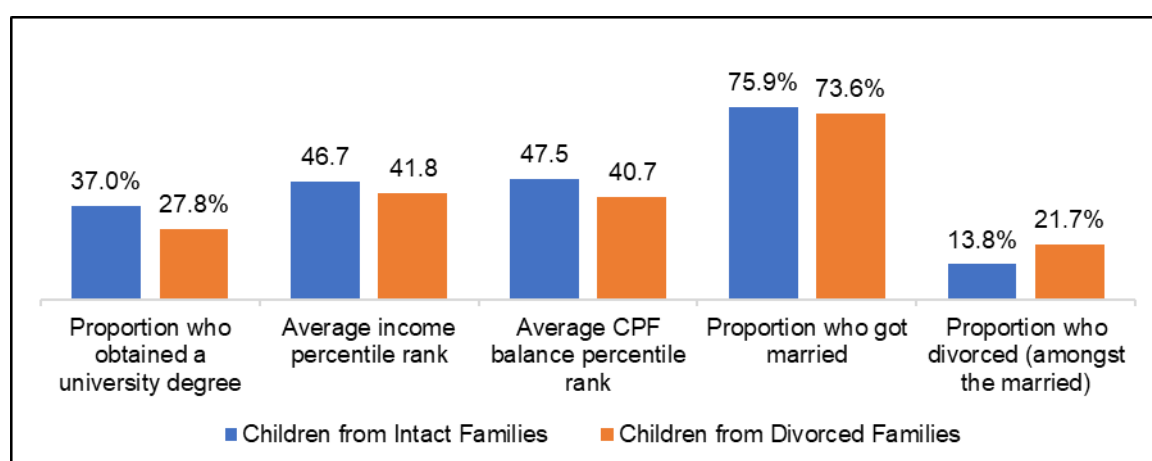
- Were less likely to obtain a university degree.** Among children from intact families, 37.0% obtained a degree. However, only 27.8% of children from divorced families did so. The difference of 9.2 percentage points represents the extent of “divorce penalty”.
- Earned less.** The average income percentile rank of children from intact families was 46.7, while the average income percentile rank of children from divorced families was

² All estimates were statistically significant at the 1% level.

41.8 (lower down the income distribution)³. In other words, the income rank of children from divorced families was 4.9 percentiles lower on average.

- c. **Had lower CPF balances.** The average CPF balance percentile rank of children from intact families was 47.5, while the average CPF balance percentile rank of children from divorced families was 40.7 (lower down the CPF balance distribution).⁴ In other words, the CPF rank of children of divorced parents was 6.8 percentiles lower on average.
- d. **Were less likely to get married.** Among children from intact families, 75.9% were married by the age of 35. However, only 73.6% of children from divorced families did so by the same age. The difference of 2.3 percentage points represents the extent of “divorce penalty”.
- e. **Were themselves more likely to undergo divorce**⁵. Among children from intact families, 13.8% underwent divorce by the age of 35. However, 21.7% of children from divorced families did so by the same age. The difference of 7.9 percentage points represents the extent of “divorce penalty”.

Figure 2: Estimates from the matching approach



13. Findings in this study show that children from divorced families fare poorer **on average**. However, many children from divorced families still do achieve higher educational qualifications and have stable marriages. For instance, out of every 100 children from divorced families, 28 obtained a university degree (Figure 2).⁶ Similarly, for every 100 children from divorced families who got married, 78 remained married at age 35 (Figure 2).

³ Based on the ranking of annual income from work among Singapore Citizen children whose birth parents are Singapore Residents, within children of the same birth cohort and gender.

⁴ Based on the ranking of balances in CPF Medisave and Special Accounts among Singapore Citizen children whose birth parents are both Singapore Residents, within children of the same birth cohort and gender.

⁵ This analysis was conducted among children who were married.

⁶ Descriptive statistics is based on the matched sample of children from divorced families.

CONCLUSION

14. These findings suggest that divorce may affect children negatively even into adulthood, in education, finances and relationship outcomes. To mitigate the “divorce penalty” on children, interventions to help children adjust to life after their parents’ divorce should be made available. The Government adopts a child-centric approach in supporting families of divorce, to protect the interest of children affected by their parents’ divorce. There are currently six Divorce Support Specialist Agencies (DSSAs) offering specialised programmes and services to support both parents and children, including counselling, case management and family dispute management.

15. In addition, upstream interventions to help couples build strong marriages are important. The Government supports soon-to-wed couples attending marriage preparation programmes to strengthen their spousal communication, problem solving and conflict resolution skills for a strong foundation for marriage. The Government will continue to review programmes and services to provide stronger support for families, and to mitigate the lingering effects of divorce on children.
