

# **Children's Perspectives on the Meaning of Money in Postdivorce Families**

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## **Acknowledgments**

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## **Abstract**

In this paper I examine and theorize complex relations and trade-offs among *time*, *money*, and *love*, arguing that children's viewpoints can illuminate the question of money in postdivorce families in new and insightful ways. The analysis is inspired by ideas about economic sociology put forward by Marcia Millman and Viviana Zelizer. I also draw connections to "cultures of care" as discussed at the Center for Working Families at the University of California, Berkeley.

I argue that children's points of view challenge the traditional sociological division between money and love as two separate spheres. By focusing the meaning of money, and how money becomes a currency for both love and care, I make the argument with both empirical examples and theoretical discussion. I argue that theories of care and economic sociology are useful approaches for understanding the meaning of money in postdivorce family contexts.

Money is usually one of a central issue before, during, and after a divorce. The divorce process itself can be quite costly; in addition, monetary issues frequently lie behind numerous conflicts, creating bitterness, fierce quarrels, and, as depicted in the movie War of the Roses, sometimes a warlike situation between the ex-spouses. The money itself may not be the basis for the bitterness and conflict, but it may become the battleground, as in the well-known example of the cheated-on husband who refuses to pay child support because he was not the one who wanted a divorce or the cheated on-wife who wants to settle the score by demanding custody of the children, generous child support, and ownership of the house, the cabin, the cars, and everything else she can think of that is worth money. Money influences almost everything in life, from trivial tasks to inner feelings. As Marcia Millman (1991: 4) writes at the beginning of her book, *Warm Hearts and Cold Cash*: “It is foolish to pretend that money is irrelevant to love. In a market economy, money is not only power but also the ultimate measure of value; for this reason, it insinuates itself into even the most intimate settings.”

Several studies, most of them conducted in the U.S., have addressed the significance of money in understanding the consequences of divorce. The economic consequences of divorce for *children*, which is the topic of this paper, has been primarily described using terms like “loss of economic capital” (Coleman, 1990; McLanahan and Sandefur, 1994), “economic hardship,” or “economic deprivation” (Amato, 1993; Gähler 1998; Wallerstein et al, 2000). These studies show that, as a result of the divorce, children of divorced parents lack economic resources and therefore suffer economically compared to children in intact families. As Emery (1999:20) concludes, “The family’s economic standing has been found to explain considerable variance in the behavior problems of children from divorced families.” Postdivorce economic hardship has also been associated with negatives outcome among children (Aseltine, 1996; McLanahan and Sandefur, 1994; Morrison and Cherin, 1995).

As with many decisions made during the process of divorce, children rarely play an active role in those regarding money, although they clearly affect their lives. Those who study divorce have rarely investigated how children themselves understand and explore the question of money. For example, Fleming and Atkinson (1999:170), who studied “families of a different kind” in New Zealand, posed questions to children 7 to 18 years old that covered

“much the same ground covered with the parents, but omitting certain areas children could not be expected to know about, such as household financial arrangements.” They describe children’s choice of “family” in remarried families, with interesting analyses of formulas for child support, but provide no information about children’s feelings about and understandings of money.

Researchers who have studied money in relation to children of divorce mostly use a utilitarian framework. In her book, *The Social Meaning of Money*, Viviana Zelizer (1997: 10) observes:

The utilitarian model has had a remarkable grip over theorizing about money. Contemporary sociology still clings to the view of money as an absolutely fungible, qualitative neutral, infinitely divisible, entirely homogeneous medium of market exchange. James Coleman, for example, builds an extremely sophisticated analysis of social exchange, yet continues to treat money as the ultimate impersonal common denominator.

Zelizer argues that a dollar is not just a dollar and that people are constantly giving money new meanings and creating new distinctions and forms of currency. It is not surprising that money frequently emerges as a central theme in the process of divorce. When parents part and split one household to two, the family income must be divided, and the expense of living tends to increase. There is a need for two places to live instead of one and a double set of all household items. Furthermore, if parents move far from each other, the children will need to be transported back and forth between the two households, as well as to school and after school activities. This requires both time and money. In some cases there is need for extra child care, and some parents even buy double sets of sports-equipment and other items so that the children don’t have to bring everything between the two households. It is expensive in general to raise children in contemporary Western societies; they need food and clothes, as well as financial support for leisure activities and education. Children also need emotional care. Divorced parents are pressed both by circumstances and legal requirements to agree upon plans for economic and emotional responsibility, that are formalized in child support and custody arrangements.

In 1999 the issue of physical custody and child support was a hot political topic in the U.S. In 1997 the state of California modified its divorce laws to increase the amount of child support to be awarded to the parent with primary custody, taking account of residential *time* awarded to each parent. “Under the new law, child support *payments* were linked to the amount of residential *time*” (Maccoby, 1999: 62). According to Maccoby, the law led to a sudden increase in the number of petitions for modification of custody and child support awards. “Born-again dads,” as they cynically were referred to by California court staffers, began to emerge. This labeling suggested that some fathers’ main motivation for demanding more time with their children was to save money (see Maccoby, 1999, for further discussion). Fathers claimed that they needed to spend more time with their children so that they could provide them with care and love. According to the 2000 U.S. Census, single-father households are the fastest growing group in the United States (increasing 62 percent in the past decade).

This example from California raises a variety of issues surrounding money and divorce. It also shows how a postdivorce context can illuminate the “traditional distinction between money and intimacy” (Zelizer, 2000). Millman (1991: 4) also emphasizes the importance of viewing *money* as related to *love*:

Many of us have difficulty dealing with a combination of the two, because we’ve been taught that money is irrelevant to love. But any close relationship, whether between parents and children, married or unmarried couples, friends, siblings, or business partners, will eventually be affected by money.

Thus far I have focused on theories and examples mostly from the U.S. My own research was, however, conducted in Norway. Although there are important differences between these two countries, complex relations among money, time, and love are present in most postdivorce Western families, regardless of country. When I interviewed children in postdivorce families, their reflections about monetary issues and their concern about their parents’ economic situations repeatedly surprised me. The children had observed and thought about their parents’ negotiations of various issues, such as custody and child support.

Children were also concerned about their own money, and, it turned out, some of them had an economic position somewhat autonomous from that of their parents.

### **Cases, Sample, and Methodology**

The data presented in this paper are drawn from a larger study focusing on family change and state regulations for children and younger people in Norway.<sup>1</sup> My project focuses on children's experiences of their parents' divorce and on their lives in postdivorce families. My research highlights *children's perspectives on social life*, an approach central to recent work in the sociology of childhood, which emphasizes the value of studying children and children's relations "in their own right" (e.g., Alanen, 1992; Brannen and O'Brian, 1996; Corsaro, 1997; James and Prout, 1997; Qvortrup, 1997; Thorne, 1987). To grasp children's points of view, one must "listen to what the children say directly, and not filtered through ideologies or stereotypes created by adults" (Thorne, 1987). To do so, I conducted in-depth interviews (each lasting one to two hours) with 23 children. I also asked the children to draw a family map, which I used as a basis for talking about different family relations.<sup>2</sup> In addition to the qualitative data, I also used 'child centered' surveys designed with children rather than adults or families as the unit of data gathering (Saporiti, 1994).

The findings presented in this paper are from 13 post-divorce families, including one parent from each family and a total of 23 children age 10 to 18.<sup>3</sup> In this group there were 9 children (6 girls and 3 boys) whose mother had physical<sup>4</sup> custody and who had visiting arrangements with their father, and 14 children (4 girls and 10 boys) whose parents practiced a joint physical custody arrangement. Interviews with the children are the main source of information, supplemented with interviews with their parents, 6 single mothers and 7 parents (4 mothers and 3 fathers) with joint physical custody. I also draw upon information from the survey<sup>5</sup> to show how issues from the interviews fit into a larger picture.<sup>6</sup> The children and parents whose experiences are presented in this paper consist of a small and homogenous group. In all cases the divorce had taken place at least four years earlier. There is no ethnic variation, and they are all classified as middle or lower middle class. Even if they all report having less money as a result of the divorce, none, according to Norwegian national standards, can be classified as poor.

## **Financial Impact on Parents and Children**

The process of divorce is related to economic loss, especially for mothers, in the U.S. as in Scandinavia (Bak, 1997; Gälher, 1998; Moxnes, 1990). Two-thirds of the parents participating in our survey reported economic loss as a result of divorce (Moxnes et al., 1999). We know less about the impact of these economic changes on children.

Lars's parents divorced when he was about 13. He was 18 when I interviewed him. His father and two younger sisters were also interviewed. Lars's father kept the house after the divorce, and his mother moved to a new place only a five-minute walk away so that the children could continue to live in the same neighborhood. Both parents had higher education, the father a higher university degree and the mother a degree from college. The father was employed in private business and earned a lot more than the mother, who was employed in the public health sector. The parents practiced joint physical custody after the divorce. This case illustrates a pattern found in most cases of the "joint physical custody group" in our survey: 90 percent of these children continued to live part-time with one parent in the same house/apartment as prior to the divorce. In addition, 32 percent of all the children, regardless of custody arrangement, lived as do Lars and his sisters, within walking distance between the two households (Moxnes et al., 1999). According to Lars, both of his parents had less money as a consequence of the divorce, but he experienced the most dramatic economic changes at his mother's place:

Well, there were these periods...right before payday, like one week before, especially at mom's place, when we had very little money. I didn't notice anything like that when my parents were still married.... It still happens that one of them is very short of money right before payday. Actually, it happens mostly at my mom's place. My father says he is really short of money, but I don't think he is as short of money as my mom is. She can be stuck with only 100 kroner [about \$10] in her account, while he actually happens to have like several thousand. But he always makes plans and claims he needs the money for the future. I don't think it would have been this way if they still lived together. (Lars, age 18 [All quotations are translated from Norwegian by the author.]

Lars, like most of the other kids I interviewed (teenagers in particular), was well aware of his parents' monetary problems and in that sense worried about the households' financial situations. Lars noticed economic loss in both households, a pattern also found in our survey of postdivorce families. Sixty-one percent of the mothers and 72 percent of the fathers in that sample reported that they had less money as a consequence of the divorce (Moxnes et al., 1999: 42). More men than women reported an economic loss, an unanticipated finding because other research both in Scandinavia (Bak, 1997; Kjeldstad, 1998; Moxnes, 1990) and the U.S. (Bianci et al., 1999; Weitzman, 1985) consistently shows that the negative economic consequences of divorce are greater for women than for men.

Our survey question did not ask respondents to give their exact income before and after the divorce; it tapped each parent's perception of his or her economic situation.<sup>7</sup> In Norway, as in most other countries, men on average earn more than woman (SSB, 2000). This pattern was also present for the men and women in our study.<sup>8</sup> This may explain why more men than woman *felt* they had less money after the divorce. The loss may feel worse when you are in a high-income group (Moxnes and Winge, 2000). Recent statistics from Norway also show that single mothers in general have fewer resources than single fathers (Kjeldstad, 1997). This may explain why Lars states that his mother struggles more financially than his father does, even though both parents say they are short of money.

When I met Richard, another 18-year-old, he had just finished high school and had applied for several colleges. His parents had divorced before he became a teenager, and he had been part of a joint physical custody arrangement ever since. Richard's father kept the house and received other economic advantages from the divorce,<sup>9</sup> His mother said in her interview that she had really struggled to get by after the divorce. While Richard's father worked in a private company and was affluent, his mother worked for the government and earned less. Richard said he was aware that his parents had less money after the divorce, though he did not have any serious economic concerns about his parents' finances, or his own.

I discovered that they had a little less of money than they had before, but I received the same amount of money all the time.... My mother had to borrow a lot of money because she had to buy a new apartment and so

on...so she could not afford to take me with her to Spain any more. (Richard, age 18)

Although Richard's parents, and his mother in particular, experienced economic loss after the divorce, Richard claimed that he had not suffered financially from the divorce. He inherited some money from his grandmother that he, according to the Norwegian law, acquired at age 18. He also told me that he had his own bank account with his own savings and that his parents provided him with money.

If I am going to the movies, for example, they ask me: Do you have money? And especially my father, he is the one who usually gives me money because he got the economic advantage from the divorce, so he has the economic responsibility for me. So when he obtains his paycheck, he always gives me some money, and if I have to go shopping, I can keep the change, and...I always have enough money. (Richard, age 18)

The cases of Lars and Richard illustrate that the financial hardship of divorced parents does not necessarily influence the economic situation of their children. Several other children in the study reported that they had money from sources other than their parents. Some made money by walking dogs or baby-sitting, although parents seem to be the main source for most of the children. One 15-year-old girl, Kathrine, who lived equal time with both her parents, explained that she received what equals \$100 each month because her parents paid her the child benefit. In effect, she has her own economy. Some parents, as in the case of Kathrine, give this payment directly to their children; others save the money for the child. However, for most parents the child benefit is a necessary part of the household income. The case of Kathrine illustrates that state regulations affect the economic situation of children. It also highlights major differences between the Norwegian welfare model and the minimal economic support given in the U.S. to families with children.

### **The Scholarship Kids**

Petter was 17 years old when I interviewed him. His parents had divorced when he was about 12. He and his two younger sisters lived with their mother and her new boyfriend in the same house as they had before the divorce. Petter and his siblings had a visiting arrangement with their father, who lived in the same neighborhood. Both of his parents had

higher education and good jobs in the educational system, though the father worked at a higher level and earned ,more than the mother.

Petter introduced me to the term “scholarship kids,” which came up in a surprising way when we were talking about the period of time right after his parents divorced. Although most children in our study reported that they had experienced hard times right after the divorce and were sometimes sad because of the divorce, they seemed to be coping well at the time of the interview. Other researchers, in a variety of national contexts, have also found that children’s problems decline over the time following divorce (Bussel, 1995; Jekielek, 1998). As we talked about the time right after the divorce, I asked Petter if he had been sad.

I was never sad because of the separation .... There are a lot of people among my friends that are “*scholarship kids*,” as we usually call ourselves.... All the children that have divorced parents get a scholarship. So none of us have any problems with the divorce. I believe everybody thinks it is just OK. (Petter, age 17)

I had never heard the expression, the scholarship kids, before. I told Petter that this term was new to me and asked if he and his friends used it instead of “children of divorce,” which is a more common concept. Petter laughed:

Yes! *Scholarship kids*, yes! The parent you are living with, it is usually the mother, and she probably earns less than the father; so then you get a scholarship, and this is money that the children who live with married parents don’t get. So that’s why those kids are teasing us, because we are the “*scholarship kids*” and we have a lot of money. (Petter, age 17)

The scholarship Petter referred to is from by the state agency that provides scholarships and loans to all Norwegian students. The particular scholarship Petter received was originally earmarked for children from *low-income families*, made available to them when they attended high school, usually at age 16 to 18. But according to the agency, children who live with a single parent usually qualify for this grant because it is given to those who live in households with less than the average income of dual-earner Norwegian households. Almost all single parents have incomes below that cutoff point. Children with divorced parents can apply for and get a scholarship that originally was intended for children from poor families, and the money goes directly to the children.

To Petter, as well as the other scholarship kids I interviewed, the divorce presented them with an opportunity to “earn” money, to be financially *independent* of their parents. One boy explained, for example, that because he got this payment from the state every month, his parents didn’t have to tap into the household money (domestic money) to provide him with cash: “If you get the money from your parents, this is money taken from the household.”

Petter did not receive any money from his parents, but with the scholarship he claimed to have more money than his friends from nondivorced families do. Even if the scholarship was intended as a social support for poor people, Petter did not want to portray his scholarship in that way. He did not feel stigmatized, as “a suffering child of divorce.” In fact he was quite proud of his financial independence. The teasing, according to Petter, was based on envy of the extra money he and his friends (also children of divorce) received every month. Petter also said that the teasing was not really serious. According to Petter, “It is better that parents divorce because then you get money.” But he admitted that this was a sarcastic way to see it and for him an opportunity to view the divorce in a positive way. He seemed to cope with emotional loss by emphasizing his economic gains. Children of divorce are said to be in a high-risk group because divorced parents who suffer from financial loss in general give less monetary support for college and further education. Judith Wallerstein and colleagues make this claim in *The Unexpected Legacy of Divorce: A 25-year Landmark Study*. In their nonrandom sample of California middle-class families, less than 30 percent of the youngsters from divorced families received full or consistent parental support for college. However, 90 percent of children from intact families were given financial support (Wallerstein et al., 2000: 249). The question of economic support for college and university is not as important in a Norwegian context because higher education is free.<sup>10</sup> Though people may not necessarily need their parents’ monetary support to attend college and university, four out of five parents in Norway support their children financially, or house them, while they are students (Löwe, 1995). Unfortunately, there are no distinctions between divorced and nondivorced families in these numbers. For children attending highschool (age 16 to 18) there are scholarship arrangements for those with low income. This arrangement provides children of divorce, and other children who live with parents who have less money, with generous monthly payments for three years.

Petter and his friends “made their own money” by taking advantage of opportunities provided within the support system in Norway to “get their own money.” Most of them either found out about this arrangement themselves or heard about it from friends who already had a scholarship. Although these children received scholarships because their family incomes were low, the children did not see themselves or their families as poor. The scholarship provided them with a *feeling of independence*, and some even saw it as a positive result of the divorce. Nor, according to Petter, did the scholarship kids feel stigmatized by receiving the grant. To them this was an opportunity, and they did not view social welfare as negative or as something that produces “welfare dependency” (Fraser and Gordon, 1994), which is a buzzword in the political debate on welfare both in the U.S. and in Norway these days. Lars, who also described himself as a scholarship kid, was, like Petter, proud of his financial independence. Even if Lars spent equal time with both parents, his father had legal custody, so Lars qualified for a scholarship. When I asked Lars what this scholarship meant to him, he looked at me as if he didn’t understand the question before he said matter-of-factly:

It’s more money for me to spend! Though I haven’t been spending a large amount on books, even if that’s what the money is really for. I guess I’ve got some extra pocket money! I also use my scholarship money for buying new clothes, so that my parents don’t have to. I also pay for parts of my schooltransport expenses. So I actually buy things...pay for things my parents are supposed to pay for. (Lars, age 18)

Although Lars was able to spend more money, he also took responsibility for buying clothes and other items that his parents would otherwise have funded. This suggests that the scholarship money represents not only a currency for freedom and independence, but also a currency for *caring*. By buying items his parents would otherwise have had to buy, Lars avoided being an economic burden. Like Petter, he felt that by paying for things himself he was a contributor to the household. As pointed out by Zelizer (2001), children’s purchases may cement their position in the household and also establish or confirm their *social ties* with family members. In such a view money may also become a currency for growing up or becoming an adult.

## **The Monetary Value of Step Relations**

Research yields mixed result about the role of parental remarriage in children's adjustment to divorce (Amato, 2000), although it has often been argued that single parents gain economically when they remarry. Both Petter and Lars showed that they were aware of and concerned about the domestic economy, and Petter emphasized this further when I asked him what it is like having a stepfather:

Well, it wouldn't have been the same if mom didn't have a boyfriend. If she had to pay for this house alone, well, then we could not afford to live here.... When my stepfather came into our family, everything turned out very well. That was really a good thing. I know a lot of people, at least one example I remember now, the mother of one of my buddies: she lives alone in a house like this and they really struggle to get by. They hardly manage to keep the house...they have very little money for anything else...it is an economic issue. I mean, it would have turned out just fine...emotionally...without such a person, but not economically. If a mother [in general] gets divorced, then it is quite OK that she gets herself a new man again, so that they can cope with the economic issues. (Petter, age 17)

Several children mentioned that their parents had less money after the divorce because "there is only one income in the household now." They pointed out the monetary contributions that stepparents made to the household. The children knew that sustaining a house and a family on a single income is very difficult, and they therefore acknowledged the value of a second paycheck. Arne, a 14-year-old boy, told me that he thought his mother should get a boyfriend "because of the money." He explained that "then there would be two persons to share the expenses, and the life of their family would be easier." This acknowledgment of financial contributions from stepparents (in most cases stepfathers) indicates that children are aware of and care about their domestic economies. There were also examples of children who pointed out the monetary contribution of stepmothers, like Erlend, a 13-year-old boy living with his mother and visiting his father, who, when I asked him if his father had less money as a result of the divorce, replied:

No, because his cohabiter, she is contributing so they are both paying. And because they pay together, everything becomes easier. (Erlend, age 13)

When the question of letting a stepfather into the household was raised, monetary contributions emerged as an important consideration. Petter's younger sister, Pia, also pointed out the "material value" of her stepdad and told me that she didn't mind that he had moved into their house because "he was a nice guy and he had so many nice things." She also told me that her stepfather gave her money:

In a way he is nicer to me than my mother because he gives me money all the time.... He gives me money when I am going out in the evenings, not that much money, but enough in a way. (Pia, age 14)

When Pia talked about her stepfather and how she had accepted him ("He seems like a father to me, though I do not call him daddy."), she focused on monetary issues. It may be too simple to conclude that money actually can "buy love." However, money does seem to play an important role in children's evaluations of their family situations. "Dealing with money in the context of love or family is extremely difficult because it involves a compound problem that requires us to separate financial decisions from emotional ones, while recognizing and handling both kinds" (Millman, 1991: 4).

### **The Relation Between Money, Time, and Care**

The interview data suggest that the complex relation between love and money is also associated with emotional conflicts and the perception of sufficient or insufficient care. From the children's point of view, lack of money may become a symbol of lack of care. The case of Kristine, a 16-year-old girl, illustrates this point. Kristine's parents divorced when she was 8, and she lived with her custodial mother and her younger sister. Kristine's father lived with his new wife and her three children from a previous marriage (his stepchildren) in the same community. When Kristine drew a map of her family, I noticed that she was the only child in my sample who did not include her father. Kristine did not mention her father until I asked her. She started to cry and told me why:

I used to go to my father's house every other weekend along with my sister. But things changed after he got married again. It was like he became another person. It seems to me like he cares more for his

stepchildren than for us. He says, for example, that he can't afford to buy us new clothes, yet he buys a lot for his stepchildren. (Kristine, age 16)

For Kristine, her father's ability to buy things for his stepchildren suggested that he did not care because he bought nothing for her. Kristine's mother said that the father often calls Kristine to ask her to come and visit and that he actually cares about her, but in Kristine's view the monetary transactions suggested otherwise. If you don't give money, it means you don't care. There may be other issues that Kristine did not talk about. My point here is that she used the money issue to symbolize lack of care. These examples also illustrate a point made by Millman (1991: 14):

“Dealing with family money is embarrassing and awkward because money challenges our romanticized views of the family, and talking about it exposes family grudges and envies, as well as the almost-universal (at least in our culture) feeling that one was not loved enough or given enough attention.”

The case of Staale (age 18) and Stian (age 14) further illustrates complex relations among love, time, and money as they may materialize in a postdivorce context. When I met with Stian and Staale, it was almost 10 years since their parents had broken up. Both their parents were higher educated, middle-class people. A private company employed their father, and their mother was employed by the state. During the process of divorce the parents had negotiated an arrangement that allowed the children to spend about equal time with each parent, as is practiced in joint physical custody. But because the mother had less income than the father did, she became the legal residential parent. Formally the father therefore only had common visitation (equivalent to 18 percent of the children's time) and had to pay child support to his ex-wife. According to Norwegian law, parents who practice joint physical custody are required both to pay and receive child support in accordance with their income. A recent Norwegian study indicates, however, that most parents who share custody neither pay nor receive child support (Lunde, 1999). The case of Staale, Stian, and their parents was, in that view, not representative of common child support arrangements among parents who share physical custody in our study. But it illustrates a point that emerged through several interviews: legal custody and visiting arrangements do not necessarily reflect what actually takes place. I also found examples of mothers who, because they were the ones who had wanted to divorce, had not claimed child support from the father. Finally, the case of Staale

and Stian is one where the “money issue” becomes visual and clear. It also illustrates the negotiations between money and feelings in which most families of divorce engage, but rarely make explicit.

### **Time Spent with Children**

When I met with Stian and Staale, they had been part of a joint physical custody arrangement for several years. However, recently they had spent the most time at their mother’s place and visited their father’s place. Their father had moved into a new home with his new wife, in a new neighborhood quite a distance away though Stian did not like to think of his father as a non-custodial parent because he still spent a lot of time with him:

We often speak with each other on the phone. And we also spend a lot of time together at our holiday cottage, and we go on small vacations together. I also see him a lot when I stay at my mother’s place. I can drop by at his workplace after school, or we just meet in the city. He is not just a *visiting daddy!* (Stian, age 14)

According to Stian, a *visiting daddy* meets with his children only on weekends and then has no other contact. The visiting daddy, also referred to as the “McDonald daddy,” the “weekend daddy,” or the “Amusement daddy,” represents a well-known phenomenon in Norway. For these fathers money may become a sort of substitute for time not spent with their children, as in the case of Tonje, a 12-year-old girl whose father fits the description of a visiting daddy. Tonje told me that her father spoiled her and her brother when they stayed with him because, if they “really wanted something,” he would buy it for them. It was important for Stian to point out that his father was not like that. Stian went on to describe the negotiations that took place between his parents after the divorce.

Actually, there was a lot of talking about how much *time* we should spend with daddy. You see, my daddy had to pay a rather large amount of money to my mother so that we could manage economically. *Actually he paid as much as if we never saw him.* But [until one year ago] we still stayed with him every other week. (Stian, age 14)

This example, which illuminates child support as a symbol of care, also suggests the importance of examining interactions between money and time. Taken separately, time and money each may symbolize care. The generous presence of both, in the eyes of these children, suggests an extra amount of care. This makes sense because there is often a negative correlation between the amount of time a child spends with a non-custodial parent and the amount of child support. The less time a parent spends with a child, the higher the child support is expected to be. Stian was well aware of the mismatch between the time he and his brother spent with their father and the amount of child support he paid their mother.

Stian's and Staales's father explained in his interview that, although he had a well-paid job, he was not very affluent. Like most other parents in my study, he had a substantial mortgage on his house and did not have much money left each month. He said that he could easily go to the court and get the arrangement changed so that he would pay a lower amount in child support, but that would probably raise a huge conflict between him and his ex-wife, which might hurt his children. Parental conflict has been found to be a stronger predictor of disturbed child behavior than income, and studies that compare children from divorced and intact families show that the level of conflict has more effect on the well-being of children than their parents' marital status (Amato, 2000; Furstenberg and Cherlin, 1991). From that angle the monetary support from Stian's and Staales's father was also a way for him to *care for* his children when they were not staying with him. By paying their mother a larger amount of money, he wanted to evade further conflict with his ex-wife, as well as secure the boys good material conditions at their mother's place.

This situation may also be viewed through the concept of *chains of care* (Hochschild, 2000). Stian's father wanted to help out with the mother's economy because in that way he also helped his sons get a better life. In a way he paid the mother so that she could provide the boys with good care when they spent time with her. From another perspective this case illustrates "parenting at a distance" (Ruddick, 1998: 15), as when mothers and father's who work long hours or travel frequently develop ingenious ways to touch or be touched by their children. In the interview Staale addressed the relationship between custodial time and money, referring to a pattern of blame between his parents:

I think my father blames my mother for wanting physical custody because of the money...but actually I have not really been able to give it much thought. (Staale, age 18)

This example turns around the gender scope of the “born-again dads” because it is the mother, and not the father, who is accused of wanting physical custody for financial reasons. It also shows how negotiations about child support have strong emotional impact on the children. Stale’s statement suggests that a divorce can open up “adult” issues, of which children might otherwise not be aware. It is clear from Staale’s story that money issues are sometimes difficult to deal with and raise feelings of ambivalence.

### **Money — Intimate Transactions and Adult Issues**

Staale was ambivalent about whether children should participate in discussions of custody and visiting arrangements. On the one hand he thought that children should have the opportunity to decide, for example, whether they want to spend equal time with both parents or how much time they want to spend with each. On the other hand he found children’s participation in these decisions to be problematic because the choices that the children make may have *economic* consequences for the parents. He said thoughtfully,

If you spend more time at one of your parent’s place...issues like responsibility and child support payments arise.... It is important that parents are aware of these issues so that the children don’t feel guilty. Parents should be able to cope with such issues without bringing the children into it because such questions are in a sense *adult issues*. (Staale, age 18).

Because Staale was an adolescent, and thus older than some of the other children in my study, his cognitive ability and understanding of issues surrounding the divorce were fairly advanced. He pointed out that children should not be involved in issues like child support and monetary transactions between the parents. These reflections over “adult issues” may also be understood as a form of “connected knowing” (Ruddick, 1998) embedded in history and a particular social context, in this case one of a postdivorce. Ideals of connected knowing, argues Ruddick, are associated with care and what she calls “maternal thinking,” one form of the rationality of care (Waerness, 1996). According to Waerness (1996: 234), “caring,” generally speaking, is “a concept that ranges with feeling concern for and taking

care of the well being of others, which means that caring is both about activities and feelings.” When children are concerned about spending equal time with both of their parents, and in accordance with the child support arrangement, this is a way of caring. It shows caring both in the form of activities and as a feeling, not only as something that adults give their children, but also as something that children give their parents. This means that care must be looked at not only as an activity given from adult caregivers to children, but also as an activity from children toward adults. Ruddick (1998) views care as a relationship, which means the care may go both ways. Connected knowing may also run from children to parents, as illustrated by children’s care for “monetary adult issues.”

Many children find it hard to deal with a situation where monetary transactions symbolize time spent with children and money becomes a currency for care. One mother, who was struggling to get by after a divorce, said her son had refused to visit his father for several years because he knew his father did not pay child support. The father had moved to another town, remarried with new kids, and fulfilled neither his child support payment nor his visiting arrangement. After several years and pressure from his mother, this boy wrote a letter to his father explaining why he refused to meet with him. Although his mother had believed nothing would change, the father started to pay and the boy started to visit. The boy took great responsibility by addressing these issues with his father, but it worked out well. In his view lack of money became a symbol of lack of care, and *he* had to do something about it. However, whether it is good for children to take such responsibility is a matter of debate. According to Staale, these questions are adult issues that should not be relegated to children.

Child support may also be viewed as an “intimate transaction,” a term that Zelizer (2000) uses for monetary transactions that are strongly linked to emotions like love. Connections between money and love appeared when Stian described why he cared about his mother:

My mother is very kind. Actually we don’t have that much money, but she is very good at saving money so that we can buy things. We often get things later than the others kids, but we get things, and we do have a lot of nice things. Some of the kids in my class get a lot of money and can just go out and buy new clothes and things like that, while my mother and I

wait for the clearance before we shop something really nice. And we do pretty well! (Stian, age 14)

Stian thought that his mother was coping very well with economic issues, and he understood her priorities. He knew that money didn't come easily and that he couldn't get everything he wanted. This example is not unusual. Several other children in my study showed concern for their parents' economic situations. Mogens, a 12-year-old boy who was part of a joint physical custody arrangement, talked about how his mother's behavior had changed after the divorce:

My mother became more economical... Though it was only one income, it turned out well. We had like 3000 NKr [\$300] to spend on food and clothes and so on...and we were broke at the end of the month. (Mogens, age 12)

These examples also show that perspectives on adult issues may vary with the age of a child. Some of the older children, like the scholarship kids, are more concerned about their own economic situation; others, like Mogens and Stian, show empathy toward their parents' economic situation and talk about how they have to be thrifty and try to save money. They also illustrate a kind of responsibility by talking in terms of "we were broke" or "we do pretty well." This can also be seen in light of a Danish study finding that children living with single mothers develop a kind of economic rationality as well as a kind of solidarity with the custodial parent (Bak, 1997).

Although my findings cannot be generalized, I believe that *monetary caring* may be more prevalent among kids of divorce than other children, partly because other children do not have to deal with the issue of child support. Though recent research also illustrates that monetary caring is found among children in poor families (see, e.g., Zelizer, 2001, for a broader discussion). The use of money to symbolize care may also be heightened in a consumer society where monetary transactions are central (Zelizer, 2001). Even if this is a more general phenomenon, it is important to discuss how such issues are connected to caring strategies, parents caring for children, and children caring for their parents.

## Children Who Care

Staale's description of his relation with his father is one example of how love and empathy can relate to money and time in a child's mind:

They said we could spend time at both places — wherever we wanted — but I didn't feel that was really the case. My mother became disappointed in a way — or not really disappointed, but something like that — if we went to my daddy's place. My daddy was more reserved in a way. My mother was more moody. We should not go over there [at daddy's place], but I think it had to do with the fact that she, of course, was really depressed at that time. (Staale, age 18)

In Staale's view he suddenly had the responsibility of choosing how to divide his time between his parents. Even if he actually wanted to spend more time at his father's place, he felt he had to spend more time at his mother's place. It was not that Staale liked his father better or that he didn't like to be with his mother; it had more to do with family practices and everyday life (Morgan, 1996). Because the father continued to live in their house, it felt more natural to take the same old path back home after school. Even if this arrangement was meant to be unproblematic for the children, Staale found it hard to divide his time between his parents. Several of the children in my study were scrupulous about the amount of time spent with each parent after the divorce. For many children it was important to spend equal time or time that fitted the custodial and child support arrangement.

Children seem to view time spent with parents as an indication of the level of care, and care ran both ways — from the parent to the child and from the child to the parents. If a child didn't spend any time with one of her or his parents, it was difficult for the parent to provide the child with care. The absence also might suggest that the child didn't care for the parent. The children I interviewed often told me they preferred spending more time at one place, but they also had to spend time at the other place because that was what the child support and visiting arrangement stipulated. When I asked Petter whether he spent time at his father's place in addition to the formal visiting arrangements, he responded:

No, I rarely have time. I am busy every day. Though I could spend a lot more time there, but then my mother would not be very pleased, if I went

there for example two successive weekends. I don't know — mom says she doesn't really care, but...I don't think I meet my father enough. He lives just down the street, and I could easily go there, but I don't feel I have time. (Petter, age 17)

Petter's wish to spend more time with his father and his mother's feelings about that seemed to create inner conflict. Yet Petter did not want to blame his mother for it. Instead, he said that he doesn't have time. To some extent Petter ignored his own needs so that he could take care of his mother's needs. Petter wanted to spend more time at his father's place, but he understood his mother's feelings about it. He thought that she was really depressed because of the divorce, and he understood that she wanted the two of them to spend time at her new place. Thus, some of the children I interviewed exhibit what I call "empathic care."

These examples show that constructing the best divorce context for children is a complex matter. Except for extreme cases involving drugs and abuse, children tend to feel loyalty toward both their parents. Children *care* for both their parents, they want to spend *time* with and live with both their parents even if they don't live in the same household any longer. Children are also aware of the *economic situation* of each parent. Both Stian and Staale were aware of the dissimilarity between the amount their father paid and the time they spent with him. At the same time they viewed this amount as a *symbol of care* and as practical assistance for them and their mother from their father.

### **Financial Support and Emotional Payoff**

I have argued that a broad approach to the study of the economic consequences for children of divorce, enriched by ideas from economic sociology and from theories of care, can provide a new perspective on the financial issues of postdivorce families. I have also argued that viewing divorce from the perspectives of children provides both empirical and theoretical insight. There are many methodological challenges in studying the effects of divorce on children, and the research literature is not conclusive. Because economy was not the focus of the family project study, the data are limited, and hence I am cautious about drawing conclusions. Still, I believe this study provides valuable insight and leads for further research.

When money becomes a symbol of care and love, as it does in many divorced families, the utilitarian model fails to explain the whole meaning of money. Questions about money and divorce have generally been viewed in terms of loss of financial capital or

economic hardship. Prior research focused on how economic hardship, as a consequence of the divorce, leads to problems for children of divorce because there is less money to pay for material things, education, and social activities. These perspectives are well documented, both in Norway (Jenssen, 1992; Moxnes et al., 2001) and the U.S. (Amato, 1993; McLanahan and Sandefur, 1994; Wallerstein et al., 2000).

Children's perspectives illuminate the situation from other directions. Even if most parents did go through economic deprivation and some of them struggled to keep the house or to maintain a certain standard of living, it usually didn't affect the children's economic standard of living. When one views these monetary changes from the perspective of children, it becomes clear that a distinction should be made between the parents' financial well-being and the economic resources available to their children. As illustrated by the scholarship kids, divorce may actually become a source of extra allowance. For most of these kids this money made it possible for them to *care* for themselves and gave them a feeling of *independence*. The way the scholarship kids talked about their situation may also be viewed through Corsaro's (1997) concept of *interpretive reproduction*. This concept is based on the view that children are active producers of meaning and that children as actors are participating in the construction of childhood. Not only have the scholarship kids learned to take advantage of opportunities offered by the welfare state, but they have also given this arrangement a new meaning.

The concept of interpretive reproduction may also be materialized if we look at the postdivorce family arena as a "marketplace" where negotiations of money and feelings occur. Zelizer (1997: 215) argues that the logic of the marketplace has increasingly penetrated our most intimate social relation of family and community. This means that children's lives, to a large extent, also have to be understood as part of the market-driven politics. For them also money becomes a highly valued currency on the consumer market, which may give them a sort of emotional payoff. Some have argued that childhood, to a larger extent, should be understood as part of the market-driven politics (Alanen, 1992; Zelizer, 2001). In one way these kids take concepts from the adult world or adult issues and rework them, which illustrates a bridging between the adult's and the child's world, as well as the market and the family spheres. Traditionally, there is a dualistic nature in the sociological descriptions

dividing children and adults into two different life worlds (see, e.g., Kjörholt, 2001, for a broader discussion). In a postdivorce context this dualism is, in many ways, interwoven. Children who are caring for their parents, taking responsibility, and acting in an adult manner are challenging the distinction between child and adult life worlds.

The scholarship kids further illustrate how welfare arrangements can affect the economic situations of children in a certain age group; the state, in this case, intervenes in the private economy of the household, providing high school-age children of divorce with their own economic resources. In other cases, most dramatically the U.S., there is no such direct state financial support for children.

This also illustrates the multiple meaning of money in postdivorce families. As Viviana Zelizer (1997: 211) points out: “Multiple monies matter as powerful, visible symbols of particular types of social relations and meanings. But they are more than that; they directly affect social practices. People not only think or feel differently about their various monies, but they spend them, save them, or give them for different purposes and to different people.” By participating in family life, children are making sense of and interpreting the meaning of money in postdivorce families. Money also affects how children in postdivorce families act toward their parents, siblings, stepsiblings, and peers. In many cases money becomes a symbol of or a currency for feelings. *Time, care, and money* may all become issues for negotiation and, as pointed out by some of the children, an entry into adult issues and in that sense an entry into the adult world. That children may act as adults and take adult responsibility is not a new finding. Robert Weiss (1979) pointed out such issues in his classic article on “children growing up a little faster.”

Monetary transactions open up and illuminate new models of care. Waerness (1996) argues that caring relations exist in situations where there is a person who feels a right to have her or his need for care met and where there are others attached, for example, through the ties of family, love, or friendship, who feel that it is their duty to honor this right. A postdivorce context illustrates care that runs many ways, from children to adults and adults to children and even between divorced parents. This view challenges the traditional way of thinking about care as unidirectional from a parent to a child and often gender specific. It also challenges some of the assumptions in the sociology of childhood. There has been an

increasing focus on children as participants and subjects, breaking with earlier views of children as dependent and incomplete. The notion of the vulnerable and dependent child to a large extent has been replaced with the competent and participating child (see, e.g., Kjörholt, 2001). The picture in a postdivorce context is not either-or; it is far more complex, representing a mixture of different spheres. My analysis suggests that children in postdivorce families are both competent and participating, although this also makes them vulnerable. Not all children want to deal with adult issues or take such responsibility. The children in postdivorce families, caring for and dealing with adult and monetary issues, illuminate in that sense some of the paradoxes in the life of the “late modern or postmodern child.”

Children’s perspectives on the meaning of money in postdivorce families need to be approached from a variety of angles in order to dissolve the distinction between the adult’s and child’s world as well as that between the participating and the vulnerable child. Finally, studying the meaning of money in a postdivorce context challenges a number of sociological assumptions. Traditionally, money, market, and rationality, on the one hand, and love, family, and emotions, on the other hand, represent two different and clearly distinct spheres. This is not the case in our adult everyday life, and it is certainly not the way children understand the world.

## Endnotes

1. The project was developed in collaboration between the Norwegian University of Science and Technology and the College of Trondheim, and it focused on the consequences of family change and state regulations for children and young people. Both qualitative and quantitative approaches were used, including two surveys and several hundred in-depth interviews with parents and children. One aspect of the research focused on maternity leave and the effects of new state regulations and new ways to construct parenthood; other questions focused on the effects of divorce and family change and how children and parents construct new ways of starting and living in families. The National Research Council in Norway funded the project from 1996 to 2000. Ten researchers and several graduate students using three Ph.D. grants participated.

2. The application of family maps to studies of family and family change is well established (see, e.g., Isaacs and Levin, 1984; Levin, 1993, 1994; Morrow, 1998). For further discussion of the use of family maps in this study, see Haugen (2001).

3. “Child” is an ambiguous category whose upper boundaries are much contested (Thorne, 1999) and that can be deconstructed into several levels (e.g., children, kids, or different terms related to ages and capacities). I am using the category “child” and “children” to encompass a range of ages (up to 18, as used in the U.N. Convention on the Rights of the Child, because state regulations of child support end at age 18, the age of majority in Norway). As a starting point all informants in my study are viewed as the “children of divorce” group. It is important to attend to age-related differences in their experiences (e.g., “scholarship kids” as presented in this paper are ages 16 to 18).

4. There is a distinction between “physical” and “legal” custody. The former entails residential time spent with the child; the latter concerns the right to make major decisions concerning the child’s welfare and future. Today in California, as in Norway, the most common custodial arrangement is an award of physical custody to the mother and legal custody to the mother and father jointly (see, e.g., Thomson and Amato, 1999, for a broader discussion).

5. The survey is based on information from parents who divorced in 1992 or 1995. Although parents received and filled out the questionnaire, we have information about each child, which means that on the basis of the answers given by 473 parents we have information about 911 children. The survey is *children centred* (i.e., defines children as the *unit of observations* [Saporiti, 1994: 190]. It is a regional sample, based on two communities in Norway and not statistically representative of the country.

6. All parents who received the survey questionnaires were asked if they would agree to be interviewed face to face. Those who did were later asked if we also could interview their children, if the children agreed. We interviewed a total of 187 parents and 113 children of postdivorce families. The children discussed in this paper were chosen in order to provide information about traditional (single mother) and modern (joint) custody and visiting arrangements.

7. The parents were asked if their economic situation had changed as a result of the divorce and if the change had been for the better or the worse.

8. Inequality between the earnings of men and women was also present in the survey. Twenty-five percent of the mothers earned to less than \$10,000 a year, but only 7 percent of the fathers were in this salary bracket. Forty percent of the fathers and only 5 percent of the mothers belonged to a high-income group.

9. All parents in Norway with children under the age of 18 are entitled to receive child benefits on behalf of their children. Single-parent providers are entitled to receive one additional benefit (dobbel barnetrygd). Richard's father received this benefit. According to the Norwegian law (barneloven §52), the parent who has the higher income is supposed to pay child support to the other parent. Though Richard's father earned a lot more than his ex-wife, he had never paid child support.

10. Even if the education is free, the kids need money for books and equipment and to sustain an acceptable standard of living. Living costs are high in Norway, and the rent is particularly high in the university cities.

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