

The Economic and Financial Effect of Single Parent Homes

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## Abstract

A crisis is facing the American population today because of the growing prevalence of single parent homes. This single parenthood produces a cyclical nature in which the families that get started have a hard time removing themselves from the patterns and problems of this cycle. This is due in large part to the financial issues that a family will face due to the divorce from, or loss of, a spouse. These financial issues affect not only the parent that is raising children alone, but it affects the children, the spouse that has left, and the economy at large. This phenomenon, while not recent, has become increasingly prevalent in the American society and throughout the world. While there are solutions to this problem, they revolve around a heart issue that is being affected by every facet of human existence. The only real solution to this issue, which will not only free people from the pain of divorce, but free them to financial freedom, is Jesus Christ.

## The Economic and Financial Effect of Single Parent Homes

In order to have a discussion on the financial effect of the single family home in the United States, it is important to understand the background that exists. It is imperative to include a discussion on the history of marriage in the United States, and understand what that has done to the family. There is also a need to understand the current demographics of the United States, looking specifically at trends relating to single parenthood. Finally, an understanding of the current economic environment that exists in the U.S. provides a necessary lens through which to view the reality and severity of the problem.

**History**

When America declared its independence from England it did not lose all of its socio-economic ideals, especially surrounding social institutions. In this regard Americans kept the ideas surrounding marriage as a public institution, and as a historically Christian institution. One of these ideas was that a woman would give up a substantial portion of her autonomy and would choose, of her free will, to be ruled over by her husband. While this idea would strike many as abrasive, it was the reality of the ideas surrounding marriage in the 1700s and into the nineteenth century.

This overwhelmingly popular idea of what marriage was and how it was to be played out largely choked out other ideas, such as polygamy, common-law marriages, and any other treatments of the subject of marriage. This both contributed to as well as resulted from the public role that marriage played in early American society and culture. Laws were put into place to preserve this traditional view of marriage, in which one husband marries one wife. This view of marriage also largely influenced the political environment. In this time period a woman had very

little power in the political sense, and would find her economic, legal and political security in the context of marriage (Harrison, 2002).

This view of marriage and the family in the United States is rapidly changing. In response to rising divorce rates in the 1920s, American counselors and psychologists attempted to counteract this trend by proposing the idea that marriage was hard work. This idea generally put the burden on women, and not men, to keep the marriage intact. Above all else, a woman was to value the nuclear family, and make the home a place of unity. Often, for the purpose of preserving the marriage and defending herself and her children from the apparent damage caused by divorce, a woman would endure alcoholic, abusive and unfaithful husbands. Again, in the 1960s with the women's liberation movement the paradigm began to change, however, the idea that marriage is work, especially woman's work, persisted. At almost any and all cost, a woman would avoid the social, psychological and financial damage that divorce could cause (Kuby, 2012).

At this time, in the middle of the 1900s, after the second world war and the large part that women played in keeping the country afloat and at war, the U.S. was about to experience another paradigm shift in the thought on marriage. There began to be some pushback against these ideals, in response to the suffering of abused women and children, and desertion by men. Legislators made divorce easier, there was less of a tax benefit to marriage and they also made abortion legal. These legal reforms came to be largely in response to a perceived social injustice and inequality caused by then current marriage laws. These laws were supposed to trump the states control over private life in favor of freedom.

The last major shift of the 20th century occurred in the 1980s and early 1990s as traditional marriage was reaffirmed and laws were passed preventing non-traditional marriage

arrangements, specifically homosexual marriage. Interestingly enough, in 1992 a law was passed to improve the financial standing of needy families. However, the Temporary Assistance for Needy Families (TANF), was created with a four-fold purpose. The four goals are to provide assistance for child care within the home, promote jobs and marriage, reduce pregnancies out of marriage, and increase the number of two parent families. (Harrison, 2002; Schott, 2012).

In recent years, there has been an increasing trend in the United States and throughout the world to deinstitutionalize marriage. This movement wants to see marriage treated as an institution that could be established out of preference without having any real significance. There is an increasing view that premarital sex and cohabitation with no intention to marry are okay. Cohabitation and other alternatives are seen as equal to or better than marriage in the eyes of many young people. Likewise, homosexual marriage, or relationships outside the bounds of marriage are being viewed as increasingly more acceptable and normal (Treas, Lui, & Gubernskaya, 2014).

### **Demographics**

The demographic landscape in the U.S. is changing. Since the 1950s the U.S. is seeing marriages happening much later, divorce becoming more common, and cohabitation is on the rise. This is a big demographic transition because it is affecting the fertility rates and even shows trends related to education. This is producing unique challenges for demographers in that the traditional household through which demography was being studied, is becoming less common. It is being replaced, in large part, with single parent homes or cohabitation.

Interestingly cohabitation rates correlate to education. There is an apparent trend that shows that those with a college degree are less likely to have cohabitated than their less educated counterparts. That correlation extends to marriage and eventually divorce rates as well. It seems

that the better educated a person is, in the U.S., the more likely he or she will be married and not divorce. A big portion of this has been attributed to the economic opportunities afforded by a better education.

Another trend that foreshadows economic problems and begins to demonstrate an underlying problem in the demographical tendencies of this generation is the differences in social-class fertility rates. There exists an invisible spectrum on which one side is a set of wealthy, well educated married parents that continues becoming increasingly less wealthy, well educated and less often married couples until arriving at poor, uneducated, single parent. Along this spectrum there is an increase in childbearing. This foreshadows economic problems because the rich and well educated are not having children, while, in many cases, parents that cannot provide for their children, are having multiple children (Bianchi, 2014).

In the last twenty years the number of single parent family homes with children in the United States has more than doubled. There are also, for the first time in American history, fewer children living in single family homes that lost a parent than any other reason. Ninety percent of those homes are headed by females, and these mothers have the highest poverty rate across all demographics. The rate is almost six times that of two parent families. What is most telling is that these single parent families are not produced through the death of a parent. In fact, for the first time in American history, there are less children living in single family homes that lost a parent than any other reason. A quarter of children are born to an unmarried mother and another forty percent live through the pain of a parental break-up. (Kirby,n.d.)

Nearly one half of every adult on welfare started welfare directly after becoming a single parent. An alarming thought to realize is that the largest portion of the poor is not the elderly but the children. While the U.S. is spending an unprecedented amount of money to support these

children, research is showing that the best remedy for poverty is actually a stable family. The research has shown that the biggest distinguishing factor between wealth and non-wealthy is the presence of both parents in the home (Jeynes, 2011).

### **Economic Overview**

The economic environment that exists in the United States right now is one that is full of uncertainty and is struggling. Since the financial crisis there has been a high employment rate and a stagnant economy. The U.S. is in debt, largely in part due to political plans like the economic stimulus. These have not led to a successful economic recovery and have done little to bring hope back to America's youth (Jeynes,2011).

Since the 2008 financial crisis, there has been speculation about if and how strongly the economy is coming back. It has been coined the Great Recession and defines a lot of the political thought and discussion of this generation. While the recession is global, the effects on the U.S. relate specifically to the issues of single parent homes and family trends.

The recession has been characterized by higher than normal unemployment rates. As the economy begins to make a recovery, however, job growth occurred primarily in low paying jobs. Mid-wage jobs took the hardest hit, and a large percentage of people that were lost a high or mid-wage job are now either unemployed or underemployed. Another trend that is seen in the recovery is that union jobs continue to lose ground to non-union jobs.

Another issue that has been largely in the public eye is that of income inequality. This issue has received a lot of press, and the trend of increasing income equality was reversed briefly during the recovery. There was also and continues to be an increase in the poverty levels, negating any progress made in the nineties. The aggregation of this information leads to a belief



that capitalism favors the higher-income classes of society in and following a financial crisis like the crisis of 2008 (Dufour & Orhangazi, 2014).

### **Financial**

Financial data for the year 2011 revealed obvious financial differences between different demographics related to the issue of single parenting. Out of the three groups compared, the median family income for single mothers who had never been married was just above the poverty line at \$17,400. The next group was nearly double that with \$29,000 of median family income and this group was made up of widowed, divorced or separated single mothers. However, out of all households with children, the yearly median income was \$57,100. This number includes both of the other groups which suggests a far bigger gap than even this data will tell us. It is also interesting to note that while only one in every ten children from a two parent home live below the poverty line that number jumps to two out of every three children in single parent households. These financial trends seem to indicate that single parenthood is strongly related to financial hardship. While not every single family experiences these hardships, the numbers show that the majority do (Wang, Parker, Taylor, 2013).

### **Financial Realities**

One of the biggest issues for single parent homes, whether caused by death or divorce, is that of the income loss and standard of living changes. In a large number of divorces, usually the woman, responsible for the care of the children, will fall below the poverty line. While there are government programs to remedy this, the norm is that the standard of living for the woman and children decreases by thirty to forty percent. This is a drastic decrease in the standard of living. To put this into perspective, one third of women with houses and children before a divorce, lose the house. About one in five women fall below the poverty line after a divorce. Additionally

three of every four women do not receive the full child support granted to them. The reality of this is that there are some dramatic lifestyle changes that happen, most glaringly in the financial realm. While the outlook on women is bleak, men often do not fare any better.

Contrary to a commonly held belief, men are generally not better off financially after a divorce. The misconception comes from the thinking that a man will go from providing for a household of two or more, to a household of one. He can downsize, will spend less on food and perishables and generally be able to maintain a similar or better standard of living. The issue here is that what actually happens is that the man becomes responsible to maintain his own household, as well as a portion, generally a very substantial portion, of his ex-wife's household.

While divorce is sometimes necessary the financial realities of divorce bring to light a rarely thought of question. Asking the question of whether or not it is financially worth it to go through a divorce rather than staying together with someone you do not necessarily love anymore is a tough question. The answer to this question contributes highly to the number of people that will not get married in the first place for fear of divorce. It is also a question that, in the middle of a heavily emotional divorce proceeding is not given much thought. (Hawkins, 2014)

There is also a certain stigma attached to single mothers. This stigma is related to the perception of the American public that single mothers do not work and instead simply rely on the government for their income. This is becoming increasingly less true, but the stigma remains. In fact, a convincing argument could be made that getting married would be one of the best financial decisions these so-called *welfare queens* could make, however that is simply not a reality available to them. The financial reality of single parents is that, although the government

spends a lot of money to support them, and taxpayers essentially subsidize divorces, being a single parent is not an ideal way to get government assistance (Marcotte, 2014).

### **Cyclical Nature**

Researchers are finding that single parent homes and other than traditional family situations are causing cycle of brokenness. Because of the characteristics of the men and women that will typically make up these families, when combined with the effects of an unstable family situation, history can be caused to repeat itself. There is a vast difference between children that grow up in a traditional family than those that grow up in any other family type. The difference occurs whether that family type is a single unwed mother or a cohabitating couple. These effects on children, while not directly causing financial issues during this generation, create a multi-generational cycle that is hard to get out of (Waldfogel, Craigie, Brooks-Gunn, 2010).

**Contributing Factors.** Research has shown that the children of these single family homes have higher school dropout rates, trouble keeping jobs, and bear more children out of wedlock. While these have all been shown to be true, the biggest factor that is being shown to contribute to those and other issues, is the lack of income. (Kirby,n.d.) The financial strain put on the family either because of the costs of the divorce or funeral costs is sometimes enough to affect the family in other ways. Children from these homes are more likely to leave school early, presumably in an effort to help cover costs, and then end up unemployed. The irony is that by not finishing their education they set up worse economic futures for themselves and the families they will one day have (Jeynes, 2011).

A big contributor to the effects there are on children is the role that parental resources play in children's development. Not only will these children generally grow up in economically disadvantaged areas, they will have less money for clothes, shoes, school books, and

extracurricular activities. An important realization is that cohabitation does not present a similar financial environment for the children. Cohabitation produces a drastically worse environment for the children growing up in it than two married parents. There is a drastic income inequality between cohabitating families and married couples. This inequality is a result of less education as well as a tendency to not share incomes and have joint-household goods.

Another parental resource that is often lacking in cohabitating families or single parent homes is the availability of parental time. This is especially significant for a single mother as she is expected to do every task required in running a household. Her time is completely divided as she maintains the house, generally works at least one or more jobs, and maintains her own health as well as trying to provide for her family. With a cohabitating situation, especially when the male parent is not the biological parent, the available parental time tends to not be that much different than in a single parent home. At times, there can be less parental time as the non-biological parent does not have the same desire to nurture and care for the children while the biological parent must now add a romantic relationship to his or her list of responsibilities that must be taken care of.

In both a single parent home and a home that is headed by a cohabitating couple, there is a tremendous difference from the traditional family. In terms of both time and economic resources there tends to be a large difference from a two parent home. The additional issue of the parent's relationship quality brings to light a new set of issues for the child trying to grow up. Research shows that parental relationship quality is directly linked to childhood development. There is also evidence that one of many reasons a child will leave the house early and start a non-traditional family, generally one where the father is not involved, is that they have a less than ideal situation at home. This points again to a cyclical nature of these situations, where the

poor circumstances of the first generation tend to repeat themselves in the second (Waldfogel, et al., 2010).

Through this it can clearly be seen that it is especially important for boys to become men and lead their homes and families into economic prosperity. The issue is that, with the rise of the non-traditional family and the increases in divorce, the issue is becoming increasingly cyclical. As more sons are born into single parent homes, they have a high propensity to growing up and leaving their own families or having children out of wedlock and the bounds of marriage. This manifests itself in the fact that ninety percent of adolescents in gangs are from single family homes. In other words, gangs are largely recruited from homes where there is no father. “The truth is that children from fatherless homes are more likely to be rapists, murderers, or commit suicide” (Jeynes, 2011, paragraph 12). Beyond that, fatherlessness contributes to “crime and delinquency, premature sexuality, and out-of-wedlock teen births, deteriorating educational achievement, depression, substance abuse, and alienation among teenagers, and the growing number of women and children in poverty” (Jeynes, 2011, paragraph 11).

**Education.** One of the least surprising, and biggest economic contributors to why single parenthood affects the financials negatively deals with a lack of education. A traditional family is far more likely to have well-educated parents and the result is that the children are generally better educated. Irrespective of the family situation, a parent’s educational background is one of the strongest indicators of how the child will do in school. Of course, there are exceptions to this but it is the overarching rule. The general rule is that because of the generally more favorable home environment, support and care, better educated parents have children that will do better in the school (Sharma, & Jha, 2014).

In a case study of the differences between married parents and unmarried parents, the educational results are shown to be consistent with that research. It can be seen that there is an educational gap that exists simply because of the parent's decision whether to marry or not. The education level of the parent tends to produce an environment that is not conducive to learning at the highest possible levels. Again, all the issues seem to be tying themselves together in a cyclical nature. Those with less education tend to get into a non-traditional family situation and that family situation results in a worse education again. While these studies can generally not demonstrate a causation, there is a definite correlation that cannot be ignored. The existence of family after family that cannot get out of this vicious cycle is more than just stats and it is an issue that desperately needs to be addressed (DeParle, 2012).

A question that must be answered is to what extent education actually affects income. The amount of income a person or a family makes has been proven to be directly related to education levels. In a study across multiple countries it was found that education does actually directly affect poverty levels. It is extremely rare for the head of a family to be extremely well educated, and likewise, as the education level increases poverty decreases. This is just based on the family level and does not yet consider the overall economy and how education plays into the economy (Janjua, & Kamal, 2011).

### **Economical Factors**

Having discussed how the single parent is affected in his or her personal finances because of that singleness, it is also important to see how that plays into the economy at large. There are definite trends that point to the increasingly prevalent single parent household as an economic indicator. There is also evidence that the effect of individual divorces and families needing assistance definitely can aggregate to produce a negative effect on the economy of a country.

**Global Evidence for Causation.** Considering the effects that marriage and the breakdown of the family have had on other countries can provide useful insight to the severity of the problem. In a study that ranged from the 1950s to the 1990s of certain countries' marriage rates, and Gross Domestic Product (GDP), there are some interesting discoveries.

First of all, looking at Japan, its period of most dramatic growth was between 1960 and 1990. Also during this time period Japan had one of the lowest divorce rates in the industrialized world. This was not however due to a lack of marriages. In fact, in the 1950s Japan and West Germany had more legal marriages than any other country except the U.S. By the 1960s Japan overtook the U.S. in marriage rate and had the highest marriage rate in the world. For the next twenty five years, Japan not only had the highest marriage rate in the world, but also the fastest growing economy.

South Korea, likewise had a similar situation. Since 1960 it has experienced a great increase in its standard of living, one of the greatest increases in the world during this period. Similar to Japan, South Korea had very low levels of single parenthood during this time. Again, it can be seen that during times of economic growth and increased standards of living, the traditional family model was being upheld. Even now, Korea has the lowest rate of premarital intercourse in the world.

While these statistics are only correlational, there is likely a deeper meaning to them than the simple correlation. Marriage rates mirrored economic growth and divorce rates showed a negative correlation to economic growth. These were measured against the growth of the GDP which is generally an economic indicator for the strength of the economy. Taken with other statistics these correlations seem to be at least part of the cause. It can be said with some

certainty that marriage rates tend to be a leading economic indicator. As the marriage rates rise, and the divorce rates fall, the country's GDP will generally grow (Jeynes, 2011).

**Microeconomic Perspective.** The economic impact of single parent homes on the economy can be quite astonishing. In regards only to divorced couples, government programs are estimated to cost the tax payers 112 billion dollars each year. An independent study in Utah showed that each divorce costs the taxpayers 18,000 dollars. This does not sound alarming except for the fact that in Utah alone, there are over 10,000 divorces a year, bring the total taxpayer cost for other people's divorces to 180 million dollars each year. This is a tremendous burden on the taxpayers and with the national total of 112 billion dollars it is easy to see how these costs can directly affect the economy. (Hawkins, 2014)

### **Solution**

Through this research it is clear to see that a large portion of the issue caused by divorce can be remedied not by simply caring for the victims of divorce, but by removing the likelihood that it will become a necessity. While in certain cases divorce is necessary, the best solution to the financial issues caused by it, is to strengthen marriage and the traditional family. Having addressed what the issue actually is, it would be worthwhile to look at the solutions that are in place and their effectiveness. These solutions range from governmental programs to alleviate debt, as well as programs that promote marriage and discourage divorce. These different programs and who they are provided by demonstrate a wide array of effectiveness. This is important to realize as the solution may not be able to come from a government program. In fact, the solution to this social issue might not be able to be fixed by addressing the income or educational needs of these families. The issue might lie much deeper in reality, and that is the place that the solution has to happen.



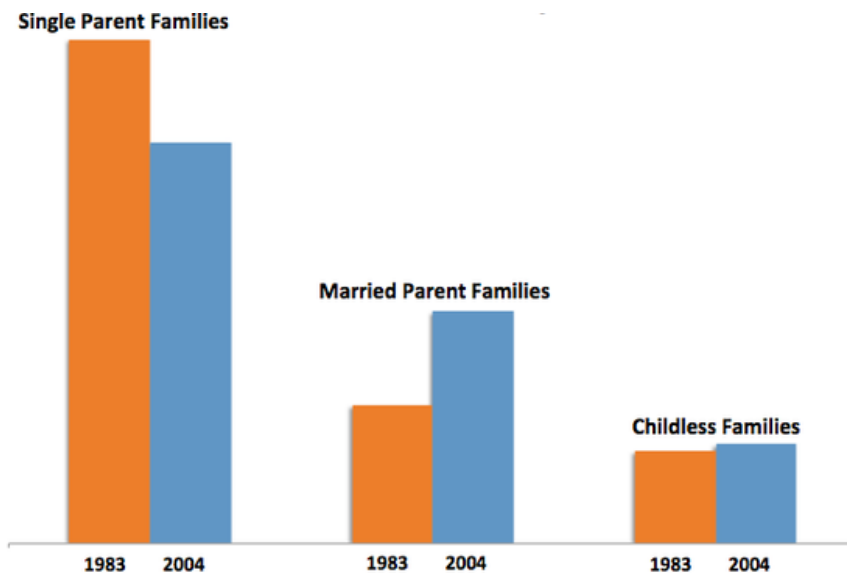
One necessary realization to be made is that, in the eyes of government, divorce can be necessary. Whether it be treated as ethically neutral or otherwise, the government has a responsibility to provide a way out for victims of abuse and other situations. As a society that values freedom and justice as some of the highest values our country can hold, the government provides financial help to help to alleviate the financial burden and provide help to the struggling family (Hawkins, 2014).

William Jeynes (2011) argued that the economic solutions offered by the government are *Band-Aid solutions*. While these economic solutions may be relevant, they are in fact, not the greatest threat to American prosperity. The biggest effect, more than economists can fix, is the issue of the decline of the traditional family. Beyond saying that single family homes are detrimental to the economy, Jeynes makes the claim that any style of household except for the traditional family is a “drain on the economy” (Jeynes, 2011, paragraph 4).

There are parallels between the present state of the economy and the present state of the traditional family.

**Descriptions.** Surprisingly enough, the government seems to be ineffective in how it deals with the issue of low income for single parent homes. One of the issues is that it costs taxpayers large amounts of money without actually making it into the hands of some of the groups of people that need it the most. Welfare was originally passed in 1935 as the Aid to Dependent Children. It was formulated in large part to help widows with children. In the 1990’s, single mothers surpassed widows as the largest recipients of these funds. By 1996 a major government reform was needed, as society deemed the current system unfair (Khazan, 2014).

This resulted in the Welfare Reform Act of 1996. The Temporary Assistance for Needy Families Act (TANF) was passed with the goal of reducing the welfare payrolls through the strengthening of marriage and the family (Fagan, 2001). The issue is that with this welfare reform act, single mothers were pushed off of the welfare program in favor of the elderly, disabled and working families. Essentially welfare is being increasingly less used to take care of widows and orphans which is what it was originally designed to do. As shown below, welfare has taken a turn away from single parents and is shifting its focus to married and childless families.



(Khazan, 2014, p.1.)

**Effectiveness.** While welfare can substantially raise the income of a household, statistics show that for those in poverty, it is not working well enough. Sixty nine percent of the impoverished single adult households receiving welfare assistance, remain below the poverty line. While this is alarming, it is indicative of the effectiveness of welfare, and not simply its effect on single parent families. Across other demographic groups, the rate at which the household remains in poverty varies between seventy nine and fifty five percent. This shows that

welfare is not accomplishing its purpose yet it continues to cost taxpayers an astonishing amount (Golan, & Nord, 1998). In essence, these efforts by the government seem to be treating the symptoms of the problem and not the problem itself. While TANF was intended to uphold marriage, it is not used effectively there and welfare and other programs like it are effectively subsidizing divorce.

### **Historical Attempts**

Ray Stevens, a judge in the Ninth Judicial Circuit Court of Wisconsin, wrote a historical perspective on the nature of divorce in this country. This included a description of what he considered to be the problem, and his proposed solution to it. In this article was also included a cross-cultural, multi-national perspective on the issue. Stevens considered moral obligations as well as social duties. This was a perspective given on the basis of having served in a great number of divorce proceedings as the Judge. This article was written a century ago, but it provides a close up of the historical perspective on solutions to divorce.

In describing the situation that divorce is causing Judge Stevens began with an overview of divorce in the U.S. as compared to other established countries. While the numbers were well below what they are now, there was a realization that divorce was being used as more than just a tool to remove yourself from an unsafe or an unhealthy marriage. Judge Stevens wisely traces the problem of divorce to the number divorces that are a result of a marriage that could be defined as one that is hasty, and not best for both parties. A marriage where the spouses are not truly ready to be married, happen in large part due to the readiness of ministers and courts to marry people for a fee with very little risk. For the one administering the divorce, it meant a source of income to marry the couple regardless of any potential issues he may foresee.

Having traced the root cause of divorce to the issue of unfit marriages, Judge Stevens made the claim that legislating divorce is not the best answer. In fact, he makes the case that an abolition of divorce due to the courts refusing to grant them, in extreme cases, could lead to murder. While this is a very extreme example, it shows both the severity of the very real circumstances that people face as well as the ineffectiveness that particular legislation would have. Instead Judge Stevens argues for legislation at the entrance to, rather than the end of, a divorce.

It is at this point that he used examples of other countries who had tried to legislate marriage previously. Observing the failures of those countries to regulate marriage, Judge Stevens makes the conclusion that while marriage must be regulated, the people must understand the dangers of marriage without proper evaluation. Divorce is essentially an amputation of a part of the family. As in medicine, amputation ought to be reserved for the most extreme cases. In the same way that amputation is not to be used if there are less extreme measures that can still remedy the problem, divorce is to be used as a last resort. All other measures should be exhausted before divorce is considered to be an option. While this may not be effectively legislated and regulated, the solution lies within the people of these United States coming to this same conclusion (Stevens, 1907).

### **Biblical Perspective**

An undervalued but exceedingly important aspect of this whole issue is the role of the church. To the Christian, Jesus speaks clearly on the issue of divorce. He talks about letting "no one split apart what God has joined together"(Mark 10:9, NLT) and that divorce is not acceptable except in the case of adultery. Even so, divorce is rampant in the church. If the Lord said that divorce is unacceptable, we must treat it that way. However, again it cannot be through

legislation. There have been cases where someone only had adultery because it was the only legal way out of a marriage (Stevens, 1907). This is a sad and unnecessary tragedy.

There is also discussion among the Christian counseling community as to how counseling should be done. There is a discussion being had as to whether Christian counseling should be preventative or prescriptive towards divorce (Premarital Counseling Against Divorce, 1997). To be prescriptive is to act in a reactionary way against a situation that has begun to happen. An alternative to this is to act in a preventative manner. In this style of counseling, whether it be premarital counseling, or counseling in marriage, there is a goal of preventing divorce. This can happen many different ways, whether it be encouraging someone not to be unequally yoked, or teaching couples how to deal with issues they will face in marriage. Just as the psychologists of the 1920's realized and advertised, marriage is hard work (Kuby, 2012). In Christian counseling, both preventative and prescriptive measures are necessary. It is important for the Christian to realize that temptation is not the same as sin, and that God's grace can cover a multitude of sins. For Christian counselors, that is a very important concept to realize.

There is also pushback among the Christian community against concepts that people claim are outdated in regards to the issues of divorce. This sometimes translates into a fear of getting married, instead of a fear of a bad marriage. (Premarital Counseling Against Divorce, 1997) The fear that a human being could be stuck with someone for a lifetime who has a propensity to sin is always an alarming one. The difficulty is, that inside of every human being is that propensity to sin. That sin nature that tempts the flesh, and that believes it knows better. There is a sin nature in everyone, male or female, Christian, Jew or Gentile. Every human being ever created has that tendency to sin (Ecc. 7:20, NIV). This is why the Lord addresses the issue of not being unequally yoked with non-believers. Before Christ, a person does not really have the

desire or the power to resist the devil. However, with Christ there is power to resist even the devil.

Instead of this legalistic view, the church must be full of grace and justice (John 8:1-11). The church must model God in its proceedings and teachings on divorce. When Jesus was brought a woman caught in the act of adultery He modeled grace with justice. When Jesus was confronted with this situation He demonstrated that He had the authority to bring down judgment but instead showed grace. Christians must be graceful and humble whether dealing with their own divorce or counseling others in it, or even hearing of divorce in the church.

If divorce has already happened, the Church must step in again in an effort to protect and provide for the world. The local and Universal Church is to be the hands and feet of the Lord in this generation. James defines religion as "...caring for orphans and widows in their distress and refusing to let the world corrupt you" (James 1:27, NLT). For the Christians of America and of the world, this issue must become the crux of reality. The millennial generation has seen pockets of the church get behind various thoughts and ideas. The millennial generation is passionate about responding to social issues. If the Church is who it says it is, the Church must respond to this issue (James 1:27, NLT). It is not enough to rely on government handouts to care for the widows and orphans in the congregations. It is not enough to for the pastors to preach on the issues and against the evils of divorce and premarital sex. There has been enough of the church idly watching. The Christians of this generation must put feet to their faith and meet the people at their needs. Christ is the ultimate solution to the issue of divorce. He is the ultimate Provider when you lose your spouse. He is the antithesis of evil and He is the only solution to the social issues of today.

**Conclusion**

In an observation of all the data up to this point, it can be clearly seen that single parenthood has enormous repercussions on the family. For a multitude of reasons, divorce can be devastating. Likewise, single parenthood even without the difficulty of a divorce, can be extremely detrimental to the financial and mental health of a home. While Jesus is the ultimate and final answer, it can be seen that simple belief in Christ is not enough. Instead, Christians must impact the culture in which they live, and push back the darkness. Sadly enough the trend amongst American Christians is to allow the culture to impact them and this results in the same problems that the rest of society is having. The reality of the situation is that there is an epidemic of single parenthood in today's American culture and it is affecting every aspect of life. Even families that live with a traditional family structure are affected. The core of this problem is a heart issue that can be solved with the message of Christ, lived out the way that He lived His life.

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