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## **The Impact of Unstable Family Structures on Economy: A Comparative Analysis of the USA and India**

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**Abstract**

*Economic growth is extremely significant for a country as it decides the standard of living of the individuals residing within that country. Economics has long considered every household as a single decision-maker with every decision of a single-family influencing important theories like that of household economics. With households being one of the major factors influencing the economy, it has become vital to understand the family dynamics and how they can impact economies. Family dynamics look very different in various countries. Differences in values, cultures and traditions along with countrywide policies impact the family structure to a large extent. But in an era of globalization and multiculturalism family structures across the globe are rapidly changing. While in the east, traditional family structure has been breaking down to a nuclear family structure, in the west the nuclear family structure has been breaking down further. From east to west, the average family size has significantly declined. Elements of dysfunctionality or instability are presiding over stability and harmony in families across the globe. Children who grow up with a lack of stable family background are likely to be affected adversely while growing up and in the future.*

*As separation and divorces become common it has become an important matter of study as to what their economic impact can be. With the impact of a two-parent family being questioned, this paper aims to review and establish a link between various family structures and their economic impact despite an absolute relationship existing between the dynamic interaction of families and economic growth. With the different unstable family structures of two countries-India and the U.S., we compare and contrast the psychological and economic impact of dysfunctional family structures on the future of two of the biggest economic giants present in the world currently.*

**Keywords:** *economic development, economic growth, dysfunctional family structure, USA, India*

## **1.0 Introduction**

“The integrity of the home is the source of a nation's strength.” ~ Confucius

When individuals make decisions, they rarely think as far as national or worldwide consequences. However, they also occasionally act entirely as individuals. Often, a family acts considering the likely consequences and perception of how it will affect the family unit. Households usually act on the idea of the family's best interests. Therefore, as nations have attempted to comprehend the elements that impact workforce interest and training enlistment rates, among other things, they have started to look all the more carefully at how the family settles on its choices and what variables impact this interaction (Canning et al., 1994).

“A family contains people who are linked by sexual and affinal relationships as well as those linked by descent who are linked by secondary relationships, that is, by chains of primary relationships” (Bohannan, 1963 as cited in *The Form And Direction Of Changes In Family System In India*, 2020).

Researchers in the past have tried to understand the “secrets” of a healthy family through the lens of various disciplines such as psychology and sociology as well as economics. Wallerstein et al., (2020) conducted a study to explore the characteristics of a healthy family from a clinical viewpoint. The results showed that a family should raise kids to become independent and sovereign and should provide ample emotional support for stabilizing the parents' personalities and continuing their emotional maturation. To the degree a family achieves these tasks, it very well may be considered competent and to the degree, it fails to achieve these tasks, it tends to be considered less equipped or dysfunctional (Wallerstien et al., 2020).

Sturdy and healthy families aid in supporting an ideal and holistic child and ensuring adolescent development, which in turn adds to economic development. In families where the mother and the father cultivate sound and serious relationships with one another and with their youngsters, kids develop an appreciation of the importance of cultivating such relationships with others. Youngsters with this establishment of self-esteem and regard for others are bound to become grown-ups who support themselves through respectable, synergistic, and useful work.

Moreover, by having the economic, social, emotional, spiritual, and moral support of a functional family, children show better instructive results and financial and professional openings.

In such a sense family instability may lead to economic downfall by creating difficulties that eventually influence children's psychological conduct. A dysfunctional family is one where parents may mishandle or disregard their children, and other members of the family are frequently compelled to oblige and empower negative behaviour. The "No Bullying Campaign" conducted by King University found that a major portion of the effect of family instability on young children is the development of pathological disorders and negative behaviour (*Defining the Traits of Dysfunctional Families*, 2017). Children involved with a dysfunctional family unit may develop issues in studies which ultimately leads to them dropping out of school and drifting towards drug or alcohol abuse. Job loss, economic hardship, divorce, separation, infidelity, incarceration, unexpected pregnancy, sexual abuse, physical abuse, substance abuse, foreclosure, medical situation or emergencies, etc. may result from the instability of a family unit and ultimately become the reasons for the downfall of a country's economy.

Society depends on families to perform a variety of essential functions such as catering to the economic needs of the kids, rearing and nurturing the future generations, and caring for the frail and disabled. If at any point the family separates or malfunctions, everyone pays a price. Some of the essential functions of a family could be taken on by public agencies or personal charities but they cannot perform those functions as efficiently as a family member could.

A family, therefore, is a widespread, maybe the most seasoned, establishment, present in all social orders we know about - from hunter-gatherers to the twenty-first-century net age - and has shown a lot of adaptability and versatility throughout the centuries. Families' fundamental operation throughout the ages has been to first contribute to the essential economic survival of its members (Hill, 2012). Yet, little is known regarding the economic socialization and development of the youths and the role of parents in this process (Nyhus & Webley, 2013).

The most widely recognized approach in economics has been to treat the family as a solitary economic unit. This suggests that a family acts as if it were an individual. Economists legitimize this by contending that everybody in the family has the same interests or has a dominant member and everyone else follows that members' wishes. This approach works well for a lot of functions carried out by the family. However, an issue with such a methodology is that it says nothing about the influence of unstable or dysfunctional families on the decision-making process (Canning et al., 1994). Therefore, the purpose of the research here is to explore and establish a link between the impact of unstable families on economies through the different scenarios of dysfunctionality present in both the countries and comparing and contrasting their economic spectrum. For the same, two countries India and the USA have been chosen as the cases, for they are not only two of the greatest economies of the world which influence other major economies but also countries representing typical Asian values and typical Western values respectively. Even though unstable family structures differ from dysfunctional family structures to some extent, for the objective of this paper, both the terms have been used interchangeably.

## **2.0 Background**

### **2.1 The United States of America**

Family structures and economic well-being are correlated and the economic well-being of the United States is strongly related to marriage (Fagan et al., 2011). For understanding the model of India and the problems developing countries like India face, it is very important to understand the model of the US. Availability of resources and productivity are much more in developed countries like the US than in other countries, yet dysfunction is such a “norm” in many families that it is often hard for people to recognize healthy relationships (Gourani, 2019). The family plays a key role in preventing social alienation because it is the one structure individuals are part of by birth rather than by choice. Individuals can always turn to their family in times of crisis if the family institution is functioning, even if all other institutions fail them. When people don't have a family to rely on in times of stress, the likelihood of them leaving society and entering the underclass when, for example, they face unemployment, increases

(Canning et al., 1994).

In a recent survey, 70%-80% of Americans revealed that they 'felt' they were part of a dysfunctional family structure (Gourani, 2019). Such a family structure where there is constant conflict, child neglect and abuse suffer from emotional disturbance (Arora, 2018). While this does have a psychological impact it may also affect the economy at large.

## **2.2 India**

Growing up in a dysfunctional family can affect social support, health, and material resources, the three key facets of children's welfare which ultimately decides if the child will grow up to be a contributing member of the society or not. Canning and his colleagues in their study assert that in the midst of financial crisis, families add to the monetary strengthening of their members by playing a "part of safety net provider after all other options have run out, giving guide and comfort when all else falls flat and preventing temporary mishaps from becoming irreversible" (1994).

A study published in 2020 by the *Indian Journal of Psychological Medicine* revealed that around 19% of the typical families and 57% of the special families in India had family dysfunction (Rani et al., 2018). The data as quoted by the *Times of India* (Sharma, 2018) revealed that around 27% of families experienced family estrangement at some point of time in their lives. While these are the statistical figures, there are many underlying factors that show the prevalence of dysfunctional families in India to an even larger extent like the preference for the male child over the female child, physical and verbal abuse by parents or elder siblings, inability to voice opinions in front of everyone and lack of affection shown by a parent or both with people in India often normalizing such situations.

Such factors may affect a person's rationality and decision-making skills. Women growing up in such families may also be discouraged to take up jobs, resulting in a huge loss of manpower and productivity in the country. While this is true, demographers Cynthia Lloyd and Ann Blanc (1996) discovered that children in some developing countries are more likely to excel

academically in homes without fathers, owing to the fact that female-headed families are “more likely to invest resources, including time, money, and emotional support, in facilitating the education of children living in their household” than male-headed families.

### **3.0 Dysfunctional Family Structure**

#### **3.1 The United States of America**

##### **3.1.1 Divorced Families**

As per a study published in 2012 by Haury, if the divorce rates in the U.S. were to improve given the current changes in family dynamics the country may experience financial benefits as a result of healthy marriage-financial stability over long.

While the divorce rate in the U.S. has hit a 50 year low (Wang, 2020) it is crucial to note that about 40 to 50 per cent of the marriages in the country also end up in divorce (“Marriage and Divorce”, n.d.). According to a study conducted by Scott (2013), the major contributors included lack of commitment, conflict, and argument and the minor contributors included domestic violence and religious differences.

Economic growth is often characterized by the growth in the production of goods and services over a period of time, and while many factors are affecting economic growth negatively, one of them is a high divorce rate. A high divorce rate leads to an increase in the number of households which in turn increases the number of houses, power, and other resources needed, thus slowing down the economy (Haury, 2012). Since divorce has happened to become an important life course risk that is said to have had possible effects on health and well-being it can have major impacts on the economy too (De Vaus et al., 2015).

##### **3.1.2 Single Unmarried Family Structure**

The terminology of ‘single parent’ can be wide, including families with minor children which are headed by one of the parents (either mother or father) who have been divorced, separated, widowed, or have never been married, provided that the parent has not remarried (if divorced or widowed).

In 2019, The United States Census Data revealed the lowest ever marriage rate of the country in the country's history since the 1960s. There has been a constant fall in the number of adults getting married every year. For every 1000 unmarried adults, only 33 got married, while the number was 86 in 1970 (Wang, 2020). While the marriage divide has become deeper in American society as people want to get married after reaching a stage of economic independence, the fraction of children born out of wedlock has risen from about 5% in 1960 to 39% in 2006 (Wilcox & Wang, 2017; Cancian & Reed, 2008). The single unmarried parent family structure occurs when the parents have kid(s) out of wedlock and the kid(s) are raised by one of the parents, mostly women, and it has had an impact on the mother who raises the kid, many a time under poverty which leads to lack of resources for the kid and an impact on the kids raised as discussed ahead.

## **3.2 India**

Kolenda (1987) reviewed the various studies on the structures of families in India. She classified the families into several types of family structures such as nuclear families which can be further categorized into a supplemented nuclear family, sub-nuclear family, and single-person household, and extended families which include subcategories like collateral joint family, supplemented collateral joint family, and linear joint family to name a few.

### **3.2.1 Divorced and Single-Parent Families**

The level of divorces in India is much lower compared to developed countries like the US. The 1981 census uncovered that just 0.74 % of people between the ages of 15-44 were separated. Nonetheless, given the stigma appended to divorce in India, many people probably fail to report their true marital status, so this figure is presumably underestimated (Amato, 1994). It is hard to say a lot regarding the single-parent family in India without adequate experimental information. Not many endeavours have been made toward this path (Gulati, 1983). Discoveries of western examinations cannot be applied to the Indian setting, keeping in mind the cultural differences.

### **3.2.2 Orthodox Joint Families**

A joint family consists of two or additional nuclear families amalgamated through the extension of the parent-child relationship and relationship of married siblings.

The Indian joint family is by and large patricentric in nature (Kapadia, 1982). Jobs, duty, and dispersion of assets inside the family are rigorously determined by age and sex. Patriarchal families keep on being patrilineal and patrilocal, and therefore the lineage relies on the father's family. In such families, ladies do not get any procreative rights, these are exercised by the spouses and their relatives, both concerning numbers, timings, and sex of the kids (Sonawat, 2001). The Hindu Code Bill of 1954-1956 (Pylee, 1979) has introduced a couple of changes in this framework by permitting some share of the property to the daughter, inter-religion and caste-marriage rights, equal rights to women concerning adoption, separation, and remarriage. Despite this, it is still fairly surprising for a married woman to be in a paid workforce; presently only 14% of adult women are working (Suri et al., 1988).

## **4.0 Psychological & Economic Impact**

### **4.1 The United States of America**

#### **4.1.1 Divorced Families**

As per the American Association of Marriage and Family Therapy ("Children and Divorce", n. d.), 'A majority of divorces in the United States occur in families with children under the age of 18.' These are evidence of significant mental impact because of divorce-both on the spouses and the children this, in turn, may have crucial effects on future economic growth.

Women, in general, tend to suffer more financially and economically. According to a study published in 2015 by the Australian Institute of Family Studies, in the US divorce had a major negative impact on the equalised household income which lasted for six years post-divorce, and in the short run, women had only partial recovery of pre-divorce income (De Vaus et al., 2017). The responsibility of the government also increases as the dependence of households on government benefits rises post-divorce as they intend to support divorced mothers or mothers with minor kids (Fagan et al., 2011). It leads to a financial burden on the government

and an increase in the expectation level from the same too.

The aftermath of a divorce can also lead to an outstanding expense in the form of alimony and child care support which leads to a substantial loss in the savings of the provider, often men. Moreover, while married men typically receive greater salary increases than single men, newly divorced men can expect the same level of salary as single men (Iken, 2016), thus indicating a decrease in the possible income-expenditure which could have flown into the economy in the future.

Research has also revealed that divorce or separation is associated with an increased risk for child and adolescent adjustment problems, including academic difficulties, disruptive behaviour and depressed mood. (Lee & McLanahan, 2015). With reference to many studies, it is a well-known fact that children coming from divorced families, especially where divorce is unexpected, perform poorly academically (Brand, 2019). The changing family structure is difficult for children to understand as it may leave them distracted or confused. This interrupts their daily focus, the effect of which can be seen in their academic performance (“What are the effects”, n.d.). This will lead to a child having low self-esteem as noted by many studies. Research conducted by Battin-Pearson et al. (2000) also shows that poor academic performance is the strongest predictor of high school dropout.

The high school dropout rate can, in turn, turn out to be very costly for the economy as it costs the country over \$200 Billion during their existence because of lost earnings and unrealized tax revenue each fiscal year (Catterall, 1985). A 2009 study also found that 1 in 10 children whose parents went through a divorce turned to crime and 8% wanted to commit suicide while a fourth of those kids whose parents go through a divorce before they are 18 turns to alcohol (Tovey et al., 2009). Researchers have shown that in the past two decades, children who underwent parental divorce were also more likely to rebel through destructive behaviour which harms their health and succumb to smoking (“What are the effects”, n.d.). All in all the significant impact caused mentally and physically will result in a loss in productivity and investment in human capital. On the other hand, the increase in the crime rate will directly affect

economic growth (Street, 2019). Crimes also drive down the potential of a country to attract foreign investment (Detetto and Otranto, 2010).

Furthermore, such children are more prone to run away from home, and women are more likely to become pregnant during their adolescence, costing the American taxpayers an estimated \$11 billion every year. This can be related to the increased healthcare and foster-care needs, as well as the greater incarceration rate was seen in the offspring of teen parents, as well as lost tax revenue from teen moms due to their lower education and income levels. According to recent studies, the average cost per teen parent might be \$5,500 (*Adverse Effects | Youth.Gov*, n.d.).

#### **4.1.2 Single Unmarried Family Structure**

The major determinant for female poverty in the US has been single motherhood (Starrels et al., 1994). Single mother families have essentially less net worth than married parents, stepfamilies and single fathers and more than half of these single mothers have either no wealth or are debt-ridden (Fagan et al., 2011; Hao, 1996). The situation may be worse off for single mothers who have never been married as they are not likely to receive any child care support from their partner as in the case of divorced single mothers. The government spends on the welfare of single mothers which accelerates the fiscal spending of the government and may also decrease women's employment (Fagan et al., 2011). This in turn is detrimental to the economic and overall growth of the society as more working women boosts productivity, increases economic diversification and income equality in addition to other positive development outcomes.

Studies by AddHealth (Harris et al., 2021) show that 'adolescents in the US who reported the lowest-quality relationship or no relationship with their father were at least 55 per cent more likely to not have graduated from college, 43 per cent more likely to have been imprisoned at some point (if male), and 93 per cent more likely to have had a teen pregnancy (if female), compared to their counterparts who had the best relationship with their fathers. Furthermore, the value of the married, two-parent family appears to be sensitive, at least for some outcomes, to the

strength of male familial involvement standards at the country level.’

Such people without education are unable to get jobs and more likely to spend their lives jobless or on government assistance. In their homes, these students frequently face poverty, abuse, or neglect. It is an imperative investment for human and economic development. This human capital accelerates economic activity and development (Latif et al., 2015).

## **4.2 India**

A large and established group of analyses has shown the importance of the family as a significant organization for doing fundamental functions such as production, consumption, reproduction, and accumulation that are related to the social and economic strengthening of people and society. The family climate in which kids grow up has been viewed as a vital indicator of their future results (Centre for Social Justice, 2010; Putnam, 1993). In a very general sense, therefore, it can be said that negative family experiences poor child-parent attachment; a chaotic, dysfunctional, abusive, neglectful, or impoverished family surroundings straightforwardly or in a roundabout way may hamper youth’s social and economic empowerment (Mokomane, 2012).

### **4.2.1 Divorced Families**

From recruiting separate lawyers and isolating resources, to the beginning yet again with a single income, the price of divorce has increased within the past few years. While divorces are costly for the parties concerned, there are implications for the economy as well. Marriage is a significant supporter of economic development, with relationships having been demonstrated to advance economic growth, while separation unfavourably impacts economic development by expanding the number of families, which requires the use of more force and assets (Haury, 2012). In Indian culture, women derive their social status from their spouses. Since the time of Vedas, the foundation of marriage was considered a sacramental character and divorce was a kind of sin. Today, however, studies from different states of the country have shown that cases of marital disharmony or estranged marriages are increasing (Sonawat, 2001). Yet, within the

Indian urban and higher caste divorce as an alternative to matrimonial issues is not broadly incorporated (Mullatti, 1995). Studies of divorced, separated and deserted women in India have shown that several of these women live at a bare subsistence level and face challenges in providing themselves and their children (if they have any) with even the basic necessities such as food, clothing and shelter (Choudhary, 1988; Kumari, 1989; Srinivasan, 1987). It can be assumed that single mothers and their children are pushed towards economic hardships by the ex-husband or the in-laws. Choudhary (1988) in his study reported that only 19% of women receive alimony or child support from ex-husbands and in half of these cases, husbands paid irregularly. In addition, women rarely receive a share of the matrimonial property because it is assumed to belong to the husband and his family.

The stressful impacts of separation can leave women feeling dismissed, shaky and discouraged. Because of divorce, they can lose their self-esteem. Separation can be more devastating for ladies in traditional relationships as they lose their identity as well as their monetary security, with the separation from the spouse (McGoldrick et al., 1989). Divorce also has a major impact on the parent-child relationship as well. Children of divorce internalize the thought that they caused the separation which often leads to sentiments that make a kid feel tragic, discouraged, and angry. These negative feelings add to different issues, such as bad health, trouble in school, and issues with friends to name a few (Wallerstein et al., 2002). DiPrete and McManus (2000) in their study also revealed that divorce could have significant economic consequences, especially for women. Remarriage in India is usually ridden with intricacies particularly for the children. Delhi based psychologist Anuja Kapur says, "youngsters don't simply sail through parental struggles, separation and remarriage. There are enduring results of such changes. Children are affected as single parenting or step-parenting cannot be a substitute for a missing mother or father" (Punj, n.d.). Kids from broken families may have issues bonding with peers emotionally, experience the ill effects of low confidence and stress-related wellbeing problems and simply feel hopeless (Punj, n.d.).

#### **4.2.2 Orthodox Joint Families**

A major fact about patriarchy in Joint Families, particularly the Indian social patriarchy, is that it does not weaken with education and wealth. More often than not, it increases exponentially. Even the foremost educated ladies are regularly told by their parents that approval (from the guardians, more extended family, and society) comes exclusively by adjusting to the right marriage, the right creation of kids, and never asserting any real choice (Sengupta, 2020). This in turn reduces the female workforce in the country which affects the economy significantly. However, if the female workforce participation rate becomes comparable to that of the participation rate of males (assuming the pay gap is eradicated) then India's GDP can ascend by as much as 30% (Ranade, 2021).

A study published by WHO in 1993 talked in-depth about the relationship between the inflated prevalence of psychological well-being issues in ladies and their vulnerable situation in a very patricentric society (Sharma, 2017). Case studies of women living in patriarchal joint families have found them dealing with one of the two - anxiety or depression if not both. Martin Seligman in the 1960's observed a mental state of "learned helplessness" in his experiment with animals. This phenomenon has now been assimilated with women who live in large patriarchal families. Sandra Bem in 1981 developed the Gender schema theory that reflected upon kids learning to adapt roles allotted to their particular genders. Self-esteem issues can be found within the age group of 5 to 12 years and studies have also found body image issues even in girls aged 3-4 years (Sharma, 2017).

Patriarchy undoubtedly eulogizes men and downgrades ladies and considers men superior to ladies. Numerous articles have also reviewed the literature on gender differences and economic processes. Many studies have shown that gender inequality affects economic development by either impacting the economy's growth rate or inhibiting economic mobility. Silva (2021) in his study stated that the opportunity cost of women's time in the work market profit is lower than that of men. He reasoned that this difference is due to the fact that women are kept in charge of childbearing and domestic work in the family. This leads to high levels of

fertility and low levels of economic development as population growth negatively correlate with long-term economic performance (Silva, 2021).

## **5.0 Conclusion**

After assessing and evaluating the impact of dysfunctional family structures, the role of unstable family structures on economic growth is evident. Family stability impacts sustainability and sustainability, in turn, affect the economy. Families are crucial in ensuring the well-being of children who are the future- impacting societies and economies at large.

While the family system is disintegrating at a very fast pace in the United States of America and a slower pace in India, it is impacting both economies in their own ways. The U.S. is impacted by and large through the dynamics of the changing family structure and India is affected by the societal stereotypes that affect the working of women and children in a household. It is important to note that due to the lack of data present on dysfunctional family structures it is not very easy to determine the clear impact of unstable family structure on economies in India but an indirect relationship between the two has been developed and presented in this paper.

The research paper highlights the different family dynamics present in both U.S. and India with an emphasis on their respective economies - which may differ in the context of developed and developing countries but can be by and large the same provided the data the researchers found. Policymakers need to understand the importance of family structure dynamics and understand its impact on the economy for taking broader policies that will sooner or later affect the economy.

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