

# Unrealistic Optimism in Divorce Risk Assessment

## The Effect of Parental Divorce on Students' Divorce Risk Perception

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### ABSTRACT

Based on the recent results of an Internet survey of 1,038 first year students at the Katholieke Universiteit Leuven, this paper addresses the relationship between the divorce risk perception and parental civil status. The individual divorce risk assessment is influenced by a tendency of unrealistic optimism. One estimates one's own divorce risk lower than the perceived general risk, even if one is (considered to be) part of a high-risk group, such as having divorced parents. Students with divorced parents perceive the divorce risk to be significantly higher, but the inflated risk is also attributed to the general population. The determinants of the risk perception level are found to be parental civil state, family cohesion level, attitudes towards marriage, divorce and sexuality, relationship behaviour, willingness to marry and the perceived general divorce risk.

### 1. Introduction

In comparison with other European countries, the divorce rate in Belgium is quite high. With 2.84 divorces per 1,000 inhabitants, Belgium has the highest crude divorce rate in Europe in 2001. Based on the figures up to the year 2000, an estimated 45% of Belgian married couples will get divorced within 40 years of marriage (total divorce rate). Considering the fact that this percentage has quadrupled in only 30 years time and that an estimated 30,000 children (or 1.2% of all Belgian children younger than 18 years) are confronted with parental divorce each year, the relevance of research into the effect of parental divorce is obvious. The strong expansion of the Belgian divorce rate leads Vanhove & Matthijs (2002) to conclude that divorce is becoming a 'normalised' social phenomenon. One of the important factors in this process of societal normalisation of divorce is believed to be the increased social visibility and acceptance of divorce. It is however uncertain whether this normalisation leads to an increased sensitivity to divorce as a probable event in one's life.

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<sup>1</sup> Unpublished draft presented on 'The Second Conference of the European Research Network on Divorce', Tilburg, The Netherlands, November 13-15, 2003. Do not quote without the permission of the authors.

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In this study, we examine the risk sensitivity towards divorce in terms of the individually perceived likelihood of getting a divorce during one's lifetime. The focus lies on marital optimism (or pessimism) as a function of the family structure and culture. The sample consists of 1,038 first year students (aged 17 to 20) of the academic year 2002-2003 at the Katholieke Universiteit Leuven in Flanders, Belgium.

## 2. Unrealistic Optimism in (Divorce) Risk Perception

In the assessment of the likelihood of future negative events happening, perceptions of relative invulnerability and the illusion of control instigate a tendency of unrealistic optimism. People tend to believe that negative events are less likely to happen to them than to their peers. This optimism in comparative probability is called 'unrealistic' because it implies that, on average, subjects rate their risks below the average which means that they tend to underestimate the risk. Unrealistic optimism should not be defined as the epistemological opposite of realism, but as the generalized expectancy of positive outcomes on the aggregate level. On the level of the individual, a lower personal assessed risk can be justified by individual circumstances. Unrealistic optimism occurs not only in terms of a decreased subjective probability of negative events, but also in an increased subjective probability of positive events. According to the social psychological theory of positive-negative asymmetry, optimism is a strategy to cope with potential negative outcomes. By underestimating risks, optimistic subjects may achieve a maximal portion of the scarce potential of positive outcomes. This implies that subjects have to be highly sensitive to environmental cues of negative outcomes that are to be avoided by assessing the proximity of a potential negative event. So, unrealistic optimism operates by the illusion of control over the circumstances wherein the risk could occur. When the perceived physical or psychological distance to the potential negative event declines, the risk estimation declines as well (Boyer-Pennington, et al., 2001; Peeters et al., 1997; Hoorens, 1995; McKenna, 1993; Weinstein, 1980).

The general concepts of risk perception and unrealistic optimism have been researched extensively in (social) psychology and health research. When asked to assess the chance of experiencing a negative event such as getting cancer or having a heart attack (Perloff & Fetzer, 1986; Weinstein, 1980), being sterile (Weinstein, 1980), being involved in a car accident (Robertson, 1977) or a railway crash (Weinstein, 1984), or being a victim of crime (Perloff, 1987), most subjects consider their chance of misfortune smaller than others. However, the *sociological* study of the *divorce* risk perception has been neglected. Limited literature is available about the perception of the divorce risk and the related phenomenon of unrealistic optimism. Furthermore, the few studies that include the assessment of the

personal divorce risk rarely focus on the divorce risk as such. For example, Dewberry et al. (1989) and Peeters et al. (1997) include a measurement of the perceived divorce risk as one of the indicators of optimism in general. In the study of Peeters, approximately 50% of the Flemish students are optimists, 40% are realists and 10% are pessimists about their future marital success. But these studies do not elaborate on the determinants. Only Boyer-Pennington et al. (2001) focus on the divorce risk as such.

Applied to the divorce risk perception, the context of unrealistic optimism is specific because of the nature of a marriage: it concerns an intimate relationship, which involves only two people directly, so the risk can be situated and allocated (instead of vague and anonymous risks, such as car accidents). One might presume that these modalities reduce the impact of unrealistic optimism for people who are married because of the relatively large controllability of the relationship. But in the case of young unmarried students, the risk is placed in the distant future, which is vague per definition. The relationship and its quality, stability and satisfaction are uncertain and even the partner is unknown. This decreases the controllability of the risk and increases the need for conjecture of the risk. This is in line with the theory of positive-negative asymmetry, because the distant temporal proximity to marriage (and thus divorce) in the case of students, should lead to more optimism. However, some traits should increase the closeness to divorce, what would increase the risk assessment.

In order to determine the prevalence and the strength of the divorce risk optimism and to clarify the differentiating factors, the central questions of this study are: How do students estimate their divorce risk? What is the effect of proximity to divorce on the divorce risk estimation? Does a parental divorce increase the perceived risk? Can any other differences be observed according to social background and personal traits?

### **3. Divorce Risk Perception Determinants**

The main characteristics that might potentially extenuate or strengthen the divorce risk perception are the structure and culture of the family of origin, the (traditional) attitudes towards marriage and divorce, the current and past relationship behaviour and the willingness to marry. Also gender, age and the parental socio-economic status should be included.

**FAMILY OF ORIGIN: STRUCTURE AND CULTURE.** The effects of a parental divorce on the offspring are not unequivocal. Some studies have found a negative impact of parental divorce on adolescent's marital attitudes, expectations and outcomes. Children who have witnessed parental divorce, report more negative attitudes about marriage (Gabardi & Rosén, 1991; Jennings, et al., 1992; Vanhove, 2003), more favourable attitudes towards

divorce (Greenberg & Nay, 1982; Vanhove, 2003), less trust in relationship partners (Duran-Aydintug, 1997; Franklin et al., 1990; Johnston & Thomas, 1996), less physical and psychological well-being (Amato, Loomis & Booth, 1995; Sun, 2001), less financial capabilities (Declercq & Lammertyn, 2003), lower educational attainment (Ross & Mirowsky, 1999; Keith & Finlay, 1988), and reluctance to commit to a steady relationship and/or marriage (Glenn & Kramer, 1987). Other studies however, find that parental divorce has little effect on one's attitudes and expectations (Landis-Kleine, et al., 1995; Stone & Hutchinson, 1992; Jones & Nelson, 1996; Black & Sprenkle, 1992; Coleman & Ganong, 1995). Thus, in empirical research, parental divorce is regularly, but not always, related to differences in behaviour and attitudes. Optimism about a future marriage is another subject that has been related to parental divorce. Franklin et al. (1990), Wallerstein (1987) and Boyer-Pennington, et al. (2001) found the perceived divorce probability of the offspring's future marriage to be influenced by parental divorce.

When considering divorce risks to be a function of parental divorce, it has to be related to the perspective by which parental divorce is approached. One can limit one's view on parental divorce to the termination of the physical unity of the family system. By emphasising the family structure – the physical unity disruption – the long-term process leading up to the divorce is ignored. Events preceding this parental divorce can be of more importance than the divorce as such. According to the social learning theory, children adopt their parental strategies to cope with conflict and problems in relationships. If children have been socialised that an unhappy or high-conflict relationship has to be ended, the chance that they will reproduce this behaviour in similar circumstances will increase (Gutmann, 1989; Greenberg & Nay, 1992). By widening the view on parental divorce to the disruption of a psychological unity, the related conflicts and crises and the cultural family characteristics prior and leading up to the divorce, are taken into account. These characteristics consist of the family and parental happiness, conflict level, and family cohesion. This psychological wholeness perspective allows to see a divorce to be more than the mere ending of a marriage (Toomey & Nelson, 2001; Blom & van Dijk, 1999; Coleman & Ganong, 1984). A divorce thus can imply the end of long conflicts, the restoration of normal family relations and a return to a more stable life for the children. The long-term effects of the lack of stability and cohesion in intact, but high-conflict and unhappy, families may also be more intrusive than the event of a parental break-up (Jennings, et al. 1992; Amato, Loomis & Booth, 1995; Toomey & Nelson, 2001). As a consequence, family characteristics of intact and broken families should be taken into account. We believe the attitudes of students towards marriage and divorce to be linked with the perception of the divorce risk. According to Amato & Booth (1991) children in intact families who perceive the family life as happy, will be less tolerant towards

divorce than children from unhappy intact families. The same reasoning holds for adolescents with divorced parents. If the original family situation was perceived as unhappy, the tolerance towards divorce will increase more than if the family was seen as happy. We extrapolate this to the divorce risk. Parental and family happiness is expected to decrease the divorce risk assessment in both intact and divorced families (Amato & Booth, 1991; Stone & Hutchinson, 1992). The family conflict level is closely related to the family happiness. It is not necessarily the divorce itself that has effect on the children, but rather the amount of parental conflict prior to and during the divorce. So, high conflict levels are expected to increase the tolerance towards divorce and therefore should increase the divorce risk perception (Toomey & Nelson, 2001; Amato, Loomis & Booth, 1995; Stone & Hutchinson, 1992). The cohesion level is also relevant because it indicates the level of connectedness between the family members and is related to one's general well-being. It is hypothesised that the family cohesion level is inversely proportional to the divorce risk perception (Stevens & Elchardus, 2001; Coleman en Ganong, 1984). The consequences of a parental divorce also have to be differentiated according to the adolescents' age at, and the duration since, the break-up. At different ages, different consequences of the parental divorce occur. It is also believed that some effects of a parental divorce can be neutralised within a certain period if the post-divorce family constellation can limit conflict and provide stability. Parental divorce entails a strong proximity to divorce and therefore has to be viewed as a divorce risk amplifier. However, it is uncertain whether the people involved effectively perceive this risk as such. Parental divorce may be acknowledged sociologically as a divorce risk inflator, this may not be recognised by the general public and the involved subjects. If most children with divorced parents still see themselves as invulnerable and if no differences are found in risk perception between children from intact and divorced families, optimistic realism is not sensitive to the proximity of divorce. Based on previous findings of Franklin et al. (1990), Boyer-Pennington et al. (2001), Kalter et al. (1985), and Wallerstein (1987), unmarried students from intact homes are more optimistic regarding the likelihood of avoiding divorce in their future marriage than those with divorced parents. However, they did not differentiate the source of this difference to structural and cultural characteristics. We hypothesise that this effect is not merely caused by the parental divorce as such, but should as well be attributed to the effects of the mentioned family characteristics (family happiness, conflict level, cohesion).

The consequences of a parental divorce are not limited to the family life. Children with divorced parents are also likely to show a divergent behavioural and attitudinal profile concerning for example unmarried cohabitation, marriage (roles and willingness), divorce tolerance, relationships, and sexuality (de Graaf, 1996). Their attitudes are believed to be less traditional, which would increase the divorce risks as well, because people with non-

traditional values are more prone to non-traditional behaviour, such as divorce. Because the general worldview, the attitudes, and the behaviour of the subjects are influenced by family structure, these indirect effects of a parental divorce have to be taken into account as well.

TRADITIONAL MARRIAGE VALUES, DIVORCE PERMISSIBILITY, AND RELIGION. The perception of the personal divorce risk is considered to be influenced by the general view towards marriage and divorce. When somebody attaches importance to traditional marriage values and has a low tolerance towards divorce, he or she will most likely have a restricted believe that a divorce will happen to him or her. The attitudes towards marriage and divorce are related to the parental civil state and the family characteristics as well. The event of a parental divorce and high family conflict levels have been found to limit the perceived necessity of marriage (in comparison with unmarried cohabitation), and increase the divorce tolerance (Amato & Booth 1991; Amato & Rogers, 1999; Jennings et al., 1992; Greenberg & Nay, 1992, Gabardi & Rosén, 1991). These attitudes have to be associated with the general ideology and outlook on life of the subjects. This ideology can be clarified in part by focussing on their religious denomination and practise. Because Belgium is a catholic and denominationally compartmentalized country, we will concentrate on the catholic belief exclusively. In the catholic belief system divorce is rejected. However, because of the increasing secularisation (on the micro-level), religious practise has declined strongly, especially regarding young people. Consequently, the distinction between denomination and practise is needed. Religion practise should decrease the level of tolerance towards divorce and increase the importance of traditional marriages values and hence ought to decrease the divorce risk perception level (Thornton, 1994; Krishnan, 1994).

RELATIONSHIPS AND SEXUALITY. According to Amato (1996) the increased divorce risk for children with divorced parents is not caused by a higher tolerance towards divorce, or a lowered threshold to divorce, but rather works via the more troubled interpersonal relationships of the offspring. If the current relationship behaviour and attitudes of adolescents are influenced by the parental civil state, and the relationship characteristics influence the divorce risk perception as well, the indirect effect is important to look into (Gabardi & Rosén, 1991; Kinnaird & Gerrard, 1986; Axinn & Thornton, 1996). Owing to its comparability and similarity with marriage, a steady relationship decreases the proximity to marriage and thus divorce. According to the theory of positive-negative asymmetry, this would lead to an increase in the risk perception. But if this proximity effectively increases the risk perception is questionable. Being in a steady relationship may on the contrary increase the need for optimism, because of the emotional involvement towards (the maintaining of) the relationship. Thus, because we expect that the divorce risk will be projected onto the existing relationship, unrealistic optimism will be enhanced instead of tempered for people

with a steady relationship. Applying the social psychological theory of positive-negative asymmetry to the divorce risk perception might not be adequate to explain the differential effect of unrealistic optimism. We hypothesise that the longer the duration of the relation, the lower the risk perception will be. Having multiple sexual relationships might decrease this optimism, because one has learned the finiteness of those affairs and maybe one has ceased to expect relationships to be successful on the long-term. This can be related to the level of sexual permissivity as well. If one does not apply strong conditions to circumstances in which sexual experiences are allowed, one probably will not hope for a long-term successful relationship. If mutual love is not necessary to have sex with somebody, casual sex won't keep those people together. We expect the divorce risk perception to be higher for sexually more permissive students than for their sexual restrictive counterparts.

WILLINGNESS TO MARRY. According to the positive-negative asymmetry, the proximity to a certain risk determines its assessment. Applied to the divorce risk of unmarried students, this proximity must be interpreted as primarily the closeness to marriage and, only secondary, as the closeness to divorce. When a marriage is not considered to be an option, the possibility of being divorced decreases dramatically off course. As a result, we expect students with limited affinity towards the marriage institute to have a lower risk assessment than students with marriage plans. The unwillingness to marry might however be associated with the fear of its failure. The question about the perceived divorce risk presupposes a marriage, even if marriage is unwanted and unlikely. Moreover, if a marriage is valued and wanted, the risk of failure is probably minimised because the incorporation of divorce in advance clashes with the specific long-term orientation in a marriage. If one does not want to marry, the possible failure of a marriage can be admitted more easily. Therefore, we hypothesise that a low willingness to marry must be linked to a higher divorce risk perception because the risk is attributed less to the own personal future.

#### **4. Web Survey Design**

The sample was randomly drawn from the official database of all first year students of the Katholieke Universiteit Leuven, Belgium (sample frame N=4,217; sample N=2,000). In addition to several background variables (such as school or faculty, date of birth, etc.), the database contained the (official and free) student e-mail address of each student, as well as his or her name. The sample units were randomly selected from the database. 1,038 Students completed the survey (overall response rate of 52%).<sup>2</sup> The semi-automatic login procedure

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<sup>2</sup> In the context of a methodological experiment, the sample units were assigned in equal numbers to one of two experimental conditions regarding the level of personalisation in the salutation of the e-mail invitation. Students in the control condition received an e-mail opening with 'Dear student'. The students in the treatment condition

was used as proposed by Heerwegh and Loosveldt (2002, 2003). Therefore, all sample units were provided with a hyperlink in the e-mail invitation that included a unique username. Separate from this link, a unique PIN was also provided in the e-mail invitation. When the recipient clicked the hyperlink in the e-mail invitation, the web survey login page was opened in the recipient's web browser. At that page, (s)he was expected to type in the PIN from the e-mail invitation and click the 'Start survey' button to proceed to the questionnaire. The questionnaire was designed in such a fashion that all survey questions appeared on a single HTML page (see Dillman, 2000). Manually scrolling down the web page was made redundant by offering respondents hyperlinks leading to the subsequent survey questions. Depending on the skip pattern, 116 to 148 survey items were supposed to be filled in by the respondent. On average, the filling out of the questionnaire took 24 minutes. The survey was launched on December 17, 2002 and was closed on February 10, 2003. During that period of time, two e-mail contacts were made: one initial invitation (December 17, 2002) and one reminder e-mail (January 28, 2003) sent to all sample units who had not completed the survey at that time. The majority of the response was received in the first two days after the sending of the e-mail invitation (40% the first day, 15% the second day). One tenth of the response was received after the sending of the e-mail reminder. Comparing the population data with the realised response, the representativity was successfully tested (difference sample frame and realised response: faculty\*gender:  $\chi^2=28.47$ ;  $df=25$ ;  $p=0.287$ ; Age:  $F=1.5$ ;  $df=1$ ;  $p=0.221$ ).

## 5. Model Variables and Bivariate Analyses on Parental Civil State

The dependent variable in our study is the individual or personal divorce risk perception. The independent variables can be subdivided into six categories. (1) Family structure (parental civil status, duration since separation or divorce); (2) Family processes (conflict, cohesion, happiness); (3) Traditional value orientation (towards marriage, divorce, religion, love and sexuality); (4) Relationship behaviour; (5) Unrealistic optimism indicators (perception of general risk and willingness to marry); (6) Control variables (gender, age, family socio-economic status, maternal employment). These variables and there measurements are displayed here. Some bivariate analyses are added to disentangle the link of the model variables with the parental civil state (see also Vanhove & Matthijs, 2003).

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were addressed as 'Dear [First name] [Last name]'. The response rate in the treatment condition (57.7%) was significantly higher than the response rate in the control group (49.1%). Moreover, there are indications that personalization may increase the tendency of respondents to answer questions in a socially desirable way (for more information, see Heerwegh, Vanhove, Matthijs & Loosveldt, 2003).

GENDER, AGE, SOCIO-ECONOMIC STATUS AND MATERNAL EMPLOYMENT. The majority (56%) of the first year students at K.U.Leuven are female, whereas in our study 61% of the sample units are female. According to Segal, et al. (2001) women assess their divorce risk higher than men. Van de Velde (1995) found that female university students also exhibit a higher tolerance towards divorce. Therefore we hypothesise that female students have a higher divorce risk perception than their male colleagues. The age of the first year students in our study is quite homogeneous so the relevance of this parameter is limited. The age of the sample units range from 17 to 20 years ( $M=18.6$ ;  $StD=0.5$ ). We restrict our hypothesis to either a weak inversely proportional effect, or no effect at all. Based on the educational attainment and professional level of the parents, the socio-economic status of the family was constructed. 8% should be categorised as low class, 25% as lower middle class, 42% as upper middle class and 25% as high class. Because the measurement of socio-economic status is constructed as the summation of the level of educational attainment and professional level indicators, the variable is assumed to be metric (with values between 4 and 16;  $M=11.5$ ;  $StD=2.7$ ). There is no significant difference according to parental civil state. Three quarter of all students indicate that they have a (full or part time) working mother. This percentage varies significantly according to the parental civil state ( $\chi^2=12.64$ ;  $df=2$ ;  $p=0.0018$ ). Whereas 74% of the mothers in intact families have a job, up to 90% of the divorced mothers are employed. Because the sample units are university students, their socio-economic status is higher and more homogeneous than the national distribution. Therefore, we only enter this variable to avoid any distorting effects.

PARENTAL CIVIL STATUS. 28 students (3%) state that one or both parents have died. 144 students (12%) rapport that their parents are separated or divorced. 9% of the parents are legally divorced. The mean age of the students at the parental divorce is 10 years, and 15 years at separation (without a subsequent divorce). The mean parental marriage duration is 14 years at divorce, and 19 years at separation. The duration since the parental divorce ( $M=8.8$ ;  $StD=4.7$ ), and the separation ( $M=3.7$ ;  $StD=3.6$ ) is divided into three categories. 21% have been divorced or separated less than two years; 48% have been divorced or separated two to ten years and 31% ten to twenty years. 22% of the divorced fathers have remarried, 37% have a new relationship, and 42% are still single. Half of the divorced mothers are still single, 38% are in a new relationship, and 12% have remarried. The majority (85%) of the students with divorced parents are under the custody of their mother. Overall the involved students evaluate the parental divorce as justified, or even as favourable. The majority have accepted the divorce and don't long for parental reunification. However, one-third bear witness of continued fighting and rowing between the parents after the divorce.

PARENTAL HAPPINESS. The parental marriage is evaluated as '(very) happy' by 81%, as 'mediocre' by 12%, and as '(very) unhappy' by 7% of the students from intact families. Of those with divorced parents, the parental marriage *before* the divorce is not viewed as quiet as happy, although still 35% of those students considered the parental marriage as '(very) happy'. 42% of the respondents with divorced parents characterize the parental marriage as '(very) unhappy', and 23% as 'mediocre'. These differences in parental civil state are statistically significant on the bivariate level ( $\chi^2=130.6$ ;  $df=8$ ;  $p<0.0001$ ).

PARENTAL AND FAMILY CONFLICT. The measurement of the family conflict level consists of a latent scale (standardized Cronbach  $\alpha$  of 0.91;  $M=0$ ;  $StD=1.0$ ) based on an exploratory factor analysis of eight items with seven frequency categories ('(almost) daily', 'several times per week', 'weekly', 'several times per month', 'monthly', 'less than monthly', '(almost) never'). The items are '*Tension in the family*'; '*Heavy arguing between your parents*'; '*Slamming doors and loud shouting*'; '*Noticing unsolved and hidden arguments between your parents*'; '*Parents ignoring each other*'; '*Big unresolved arguments between your parents*'; '*Noticing the consequences of hidden arguments between your parents*'; '*Getting involved in the arguments of your parents*'. The constructed metric scale family of conflict level differs significantly according to parental civil state ( $F=72.7$ ;  $df=2$ ;  $p<0.0001$ ). The mean perceived conflict level is significantly higher for children with divorced parents. When categorized in three equal groups (high, medium, low conflict level) for informative purposes, the family conflict level differs significantly according to parental civil state ( $\chi^2=123.1$ ;  $df=4$ ;  $p<0.0001$ ). Only 6% of the students from intact families live in high conflict families, while 69% of these students belong to the low conflict group. The family conflict level (before the divorce) was high for 39%, medium for 31%, and low for 31% of students with divorced parents.

FAMILY COHESION. The measurement of the family cohesion level consists of a latent scale (standardized Cronbach  $\alpha$  of 0.91;  $M=0$ ;  $StD=1.0$ ) based on an exploratory factor analysis of twelve 5-point Likert scale items (1='Totally disagree' to 5='Totally agree'; '*I feel accepted at home*'; '*My mother is always there for me when I need her*'; '*I can always trust on my parents*'; '*I live in a comfortable and cosy home*'; '*My mother and I can talk well together*'; '*My father is always there for me when I need him*'; '*I have a close relationship with my mother*'; '*I can talk to my parents about important things in my life*'; '*I have a close relationship with my father*'; '*My father and I can talk well together*'; '*I don't feel at ease when I'm home*'; '*Generally, living at home is unpleasant for me*'). The constructed metric scale of family cohesion differs significantly according to parental civil state ( $F=5.38$ ;  $df=2$ ;  $p=0.0048$ ). The mean cohesion level is significantly lower for children with divorced parents than for children in intact families.

RELIGION. 57% of the students state to be religious. Within the religious group, 50% are Catholic, 42% are Christian but not Catholic, and 8% are Muslim, Protestant or 'other'.

Only 17% of the religious students practice their belief in a Church on a monthly or more bases. Religion is stated to be 'important' for 20% and, 'very important' for 2% of the religious students. The students that are religious, but don't practice frequently are labelled 'marginally religious' and constitute 48% of all students. Those who practice frequently (monthly or more) – the practicing religious – comprise of 9% of all students. 43% are not religious. The youngsters from intact families (10%) are significantly more practicing religious than those with divorced (4%) or widowed (4%) parents ( $\chi^2=14.52$ ;  $df=4$ ;  $p=0.006$ ).

TRADITIONAL MARRIAGE VALUES. The concept of traditional family values is viewed as the surplus value of marriage in comparison to unmarried cohabitation. The measurement consists of a latent scale (standardized Cronbach  $\alpha$  of 0.83;  $M=0$ ;  $StD=1.0$ ) based on an exploratory factor analysis of eight 5-point Likert scale items (1='Totally disagree' to 5='Totally agree'; '*Children can count on more certainties if they are born into a marriage*'; '*Marriage offers more advantages than cohabitation*'; '*Marriage offers certainties which you don't have if you live together unmarried*'; '*Throughout a marriage you develop a sense of responsibility which otherwise you wouldn't have*'; '*Marriage is the best bases for a good family life*'; '*When you live together, you miss the emotional certainty of marriage*'; '*Love, warmth and happiness are exclusive to marriage*'; '*Married people are generally happier than cohabiting people*'). The differences according to the parental civil state are not significant with  $\alpha$  equal to 0.05, although children of divorced parents are less traditional about marriage than there counterparts from intact families ( $F=2.94$ ;  $df=2$ ;  $p=0.054$ ).

DIVORCE PERMISSIBILITY. To indicate the circumstances that are believed to justifiably provoke divorce according to the subjects, two latent scales are constructed based on one exploratory factor analysis of thirteen 5-point Likert scale items (with promax rotation, interfactorial correlation of 0.25). The first factor is labelled 'Love related reasons' (standardized Cronbach  $\alpha$  of 0.77;  $M=0$ ;  $StD=1.0$ ) and consists of 5 items (1='No reason' to 5='Very good reason'; '*Your partner doesn't love you anymore*'; '*You don't love your partner anymore*'; '*You and your partner grow apart (interests and hobbies)*'; '*Your partner falls in love with somebody else*'; '*You fall in love with somebody else*'). No significant differences are found concerning the family structure ( $F=0.88$ ;  $df=2$ ;  $p=0.42$ ). The second factor is labelled 'Sex related reasons' (standardized Cronbach  $\alpha$  of 0.93;  $M=0$ ;  $StD=1.0$ ) and consists of eight items (1='No reason' to 5='Very good reason'; '*Your partner has sex with somebody else more than once*'; '*You have sex with somebody else more than once*'; '*Your partner kisses somebody else more than once*'; '*You kiss somebody else more than once*'; '*Your partner has a one-night stand*'; '*You have a one-night stand*'; '*Your partner once kisses somebody else*'; '*You once kiss somebody else*'). No significant differences are found concerning the family structure ( $F=1.51$ ;  $df=2$ ;  $p=0.22$ ).

RELATIONSHIPS AND SEXUALITY. Three quarters of the students have had minimum one steady girl- or boyfriend in the past five years, and half of them have a girl- or boyfriend at the time of the study. This relationship has lasted 13 months on average (StD=10.6). 49% is still a virgin. 64% of the respondents with divorced parents have had sexual relations, while this is 50% for students of intact or widowed families ( $\chi^2=8.0$ ;  $df=2$ ;  $p=0.019$ ). Female students have more sexual experience than male students (55% versus 46%;  $\chi^2=7.5$ ;  $df=1$ ;  $p=0.006$ ). The average number of sexual partners is 0.9 (including zero; StD=1.5), and 1.8 (excluding zero; StD=1.7). The average age at defloration is 16.7 years. Within the group of sexual experienced students, there are no significant differences according to gender, age or parental civil status. In our study, the indicators of (sexual) relationship behaviour are the duration of the current relationship (zero if single), and the number of sexual relationships (zero if a virgin). The students' view on relationships and sexuality are measured with a latent scale (with a standardized Cronbach  $\alpha$  of 0.78;  $M=0$ ;  $StD=1.0$ ), which is constructed through an exploratory factor analysis of four 5-point Likert scale items (1='Totally disagree' to 5='Totally agree'; '*You don't need to be in a relationship with somebody to have sex with him or her*'; '*Young people have sex too easily*'; '*Sex is only justified between people who love each other*'; '*One-night stands are fun*'). The sexual permissivity level differs significantly according to parental civil state ( $F=3.51$ ;  $df=2$ ;  $p=0.030$ ). Students from divorced families are sexually more permissive than their colleagues with intact or widowed families.

MARRIAGE LIKELINESS. Measured by a 5-point scale, the majority of the students (61%) are willing to marry civilly. However, only 11% are certain. A religious marriage is a likely option for 41%, although only 8% are positively confident. Of the students with divorced parents 47% consider to marry civilly and 29% religiously, whereas this is 62% and 43% respectively for students in intact families. These differences are statistically significant concerning both the civil marriage ( $\chi^2=18.01$ ;  $df=8$ ;  $p=0.021$ ) and the religious marriage ( $\chi^2=10.02$ ;  $df=4$ ;  $p=0.040$ ). In this study we only retain the willingness to marry religiously in our model.

PERCEIVED DIVORCE RISKS. The perception of the divorce risks are measured by three percentages (range of 0-100). All subject were asked to enter an assessment of their chance of ever getting a divorce (under the presumption of being married). In addition, they had to assess the divorce risk of their fellow students (i.c. peers), and that of the general public. Table 1 shows the results. The mean personal divorce risk perception level – the main depended variable in this study – is 22%, although students from divorced families perceive the risk significantly higher at 32% on average (versus 21%). Female students (23%) also have a statistically significantly less optimistic view than their male counterparts (20%). On average, the divorce risk of peers is situated at 37%. Again significant differences are

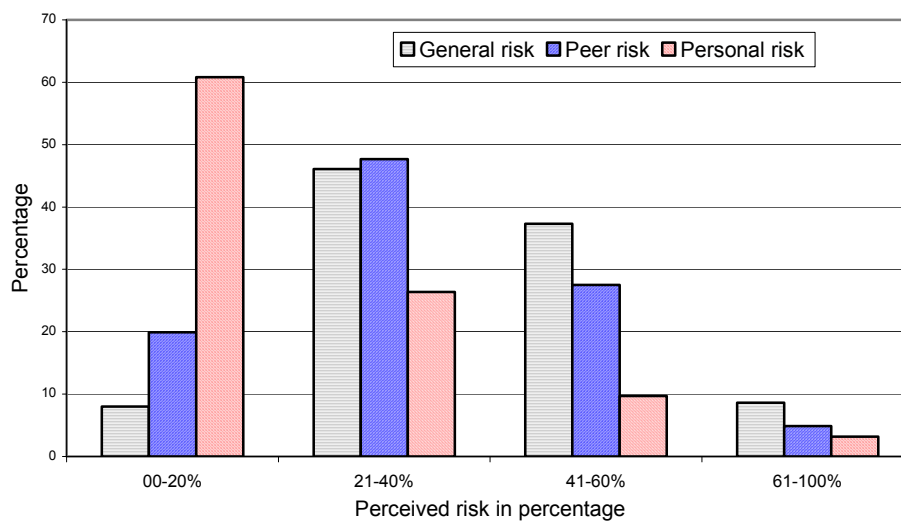
observed concerning parental civil state and gender. The general divorce risk is 42%, surprisingly close to the real total divorce rate of Belgium. Again, the differences according to parental civil state and gender are statistically significant.

*Table 1: Perception of the general, peer and personal risk of divorce by parental civil state and gender*

Perception of...	General risk	Peer risk	Personal risk
AVERAGE	42.1%	36.9%	22.1%
PARENTAL CIVIL STATE			
Divorced	45.1%	41.7%	31.9%
Married	41.5%	36.2%	20.9%
	F=6.6; df=1; p=0.010	F=13.0; df=1; p=0.0003	F=41.5; df=1; p<0.0001
GENDER			
Female	43.4%	37.9%	23.4%
Male	39.9%	35.4%	20.0%
	F=14.2; df=1; p=0.0002	F=6.1; df=1; p=0.0135	F=8.7; df=1; p=0.0033
CORRELATIONS			
General risk	1	0.69 * (N=984)	0.37 * (N=972)
Peer risk		1	0.50 * (N=968)
STANDARD DEVIATION			
	14.2	15.5	17.5

Correlations: \* p<0.0001

*Figure 1: Perception of the general, peer and personal risk of divorce*



If the individual and the general risk are compared on the subject level, 78% are to be labelled as optimists (see table 2). Students are considered to be optimists when they assess their personal risk lower than the general risk. For optimists, the mean difference between the personal and general risk is 26 percentage points. 9% of the students are realists and 13% are pessimists (with a mean difference of 16 percentage points). Within the group of students with divorced parents, there are significantly less optimists (66%) than in the group with

married (80%) or widowed (89%) parents. Gender has no discriminating power between optimists, realists and pessimists.

*Table 2: Optimists, realists and pessimists: difference between general and individual risk perception by parental civil state and gender (%)*

	Unrealistic pessimists	Realists	Unrealistic optimists	N (100%)
TOTAL	12.7	9.3	78.0	1,028
PARENTAL CIVIL STATE				
Married	11.8	8.6	79.6	874
Divorced	17.7	16.8	65.6	119
Widowed	7.1	3.6	89.3	28
GENDER				
Men	12.9	7.1	80.0	395
Women	12.5	10.7	76.8	633
MEAN DIFFERENCE (% points)				
Married parents	-16.4	0	25.6	1,028
Divorced parents	-15.4	0	25.6	827
Widowed parents	-20.7	0	23.5	114
	-10.0	0	30.3	28

Parental civil state:  $\chi^2=15.2$ ;  $df=4$ ;  $p=0.0042$ ; Gender:  $\chi^2=3.84$ ;  $df=2$ ;  $p=0.147$

## 6. Results

In order to test the variables that affect the individual divorce risk perception a regression analyses is performed (table 3).

Controlled for all other variables, female students have a significantly higher divorce risk perception than male students. Compared to still-married parents, having a deceased parent significantly reduces the divorce risk perception. Concerning parental divorce, the effect is differentiated into the duration since the divorce. In comparison to having married parents, having recently divorced parents (up to two years) does not significantly change the assessed divorce risk. However, when the parents have been separated for more than two years, the effect is significant. When students' parents have been divorced between two and ten years, they exhibit a significantly higher personal divorce risk assessment than students with still-married parents. The regression coefficient is even higher when the parents have been divorced more than ten years.

Regarding the cultural characteristics of the family, only the family cohesion level makes a significant contribution to the explaining of the risk perception. A high familial cohesion level decreases the perceived divorce risk significantly. Being close to your family, consequently decreases the divorce risk assessment. The parental marriage happiness and the conflict level do not play a significant role in the model. However, the cohesion level correlates significantly with the conflict level ( $r=0,46$ ) and differs significantly within the

parental happiness levels ( $F=215.21$ ;  $N=893$ ;  $p<0.0001$ ). The cohesion level thus indicates the general family culture, of which conflict and parental happiness are subsidiary elements.

*Table 3: Regression model regarding the individual divorce risk perception (standardised regression coefficients)*

Variables	Coefficients
Intercept	0
BACKGROUND	
Male (vs. female)	-0.075 *
Age	-0.035
Parental socio-economic status	0.029
Working mother (vs. housewife)	-0.021
PARENTAL CIVIL STATE	
Deceased parent(s) (vs. married)	-0.108 **
0-2 years since divorce (vs. married)	0.045
2-10 years since divorce (vs. married)	0.069 *
10-20 years since divorce (vs. married)	0.116 **
FAMILY CHARACTERISTICS	
Mediocre parental marriage (vs. happy marriage)	-0.005
Unhappy parental marriage (vs. happy marriage)	0.033
Family cohesion level	-0.071 *
Conflict level	-0.037
MARRIAGE AND DIVORCE ATTITUDES	
Traditional marriage values	-0.086 *
Divorce permissibility – love motives	0.059 ~
Divorce permissibility – sexual motives	-0.004
RELIGION	
Marginally religious (vs. not religious)	-0.027
Practicing religious (vs. not religious)	-0.040
RELATIONSHIPS AND SEXUALITY	
Duration current relationship	-0.071 *
Number of sexual relationships	-0.032
Sexual permissivity	0.164 ***
UNREALISTIC OPTIMISM	
Medium religious marriage likeliness (vs. high)	0.086 *
Low religious marriage likeliness (vs. high)	0.101 *
General divorce risk perception	0.328 ***
N	750
F	10.93 ***
R <sup>2</sup>	0.26
Adj R <sup>2</sup>	0.23

~  $p<0.10$ ; \*  $p<0.05$ ; \*\*  $p<0.01$ ; \*\*\*  $p<0.0001$

Students with traditional marriage values and low divorce permissibility concerning love motives, have a significantly lower divorce risk perception. Then again, the level of divorce tolerance concerning sexual motives does not constitute a significant contribution to the model. Religious practise has no significant effect in the model as well.

Though the number of sexual partners is not a significant variable, having a relationship and the duration of that relationship decreases the perceived divorce risk

significantly. In addition, the level of sexual permissiveness raises the divorce risk assessment a great deal.

All the unrealistic optimism indicators are significant. Compared to students with high marriage willingness, both a low and a medium willingness to marry enhance the risk perception. Those who expect to marry, expect to a greater extent that this marriage will succeed than those who have lower inclination to marry. The general divorce risk perception is added as a reference measure. It indicates the link between the individual and general assessment of the divorce risk. A high general divorce risk perception level boosts the individual perception significantly, even when controlled for all other variables. This is not surprising, because both perception indicators are correlated significantly ( $r=0.37$ ). But the general risk perception does not explain the perceived individual risk entirely. The parental civil state and the attitudinal profile add important differentiating power to the model.

## 7. Discussion

In relation to the individual risk assessment of one's future marriage ending in divorce, the concept of unrealistic optimism is relevant. Compared to the perceived general risk, the acknowledgement of divorce as a personal risk is underestimated. People consider themselves less at risk than others. Although the risk is recognised in a general way, most still see themselves as rather invulnerable, even if they are a member of an at-risk group. Parental divorce is perceived to some extent to be a risk inflator by the people involved. Nonetheless, the tendency of assessing the own risk lower than the general risk remains. Subjects who are a part of a (sociological) risk group, not only estimate their own risk higher than that of 'the others', but they generalize this increased risk to all others as well. The inflated personal risk is apparently attributed to a generally increased risk and not to the personal circumstances. This too is a consequence of (two-sided) unrealistic reasoning. Two-sided, because on the one hand a tendency of generalized pessimism is found (higher individual and general risk perceptions), and on the other hand a persistent individual optimism remains, because the (increased) personal risk is still assessed lower than the (increased) perceived general risk.

If children of divorced parents have a significantly higher risk perception, it is important to understand why. The timing of the parental divorce is relevant in this matter. Witnessing a parental divorce at a young age increases the risk perception a great deal more than when the parental divorce is experienced as an adolescent. When a child is older than ten at the time of the parental divorce, their views on marriage and its success seem to have been formed already. The increased risk perception is not to be attributed only to the event

of the parental divorce as such. The family cohesion level and the attitudes towards divorce, marriage and relationships contribute to the understanding of the risk perception as well.

Being in a steady relationship increases optimism. The proximity to a possible marriage inherently requires an orientation to the future wherein finiteness is not easily incorporated. Being pessimistic about the survival chance of the relationship may indeed be an adequate cause to end the relationship immediately.

Avoidance of the divorce risk can be achieved by avoiding marriage. Although this does not guarantee a successful long-term relationship, it does explain some of the differences in the divorce risk perception. It is clear that some students are not willing to marry, simply because they are not convinced of the success probability.

The idea that proximity to a risk increases the risk awareness, as suggested by the theory of positive-negative asymmetry, did not prove to be beneficial in the case of the divorce risk. Maybe this theory does contribute to the understanding of other risk perceptions, such as the underestimation of risks concerning car accidents or contracting an exotic disease. If one neither drives a car nor travels a lot by car, the assessment of a car crash risk may (justly) diminish due to the lack of proximity. If one has never been in Asia, the risk of contracting the highly infectious SARS virus probably will not be perceived to be high. The concept of proximity as a risk perception inflator is probably not applicable to a population of unmarried students because the proximity to divorce is simply too distant. Maybe if one is married, proximity to divorce nevertheless becomes relevant, especially when the marriage is not perceived as happy or satisfying. If proximity to divorce is preceded first by proximity to a relationship and second to a marriage, it may well overpower the divorce proximity. Other proximity indicators could be more relevant to the risk perception. The prevalence of divorce in the general environment could prove to be influential. If experience with divorce is not limited to the parental divorce only, but widened to friends, neighbours, other family members or even the media (such as fictional or news programs), this proximity to divorce may explain the distribution of its risk perception.

By viewing optimism as a coping mechanism, the question rises whether it is an effective way of self-protection. Given the omnipresent nature of optimism and the illusion of control in daily life, the question rises if these tendencies have socially adaptive traits or if they are counterproductive in terms of the avoidance of the risk. Whether this phenomenon is functional or dysfunctional for the effective outcome is linked to the fact whether either a *self-destroying* prophecy, or a *self-fulfilling* prophecy is provoked by optimism. If optimistic subjects believe to be relatively invulnerable to a certain risk, then they might exhibit less motivation to protect themselves by taking direct preventive action, consequently self-

destructing the expected positive outcome. However, the illusion of relative invulnerability might confer advantages such as greater persistence and motivation in situations of objectively poor probabilities of success, bringing about more effective performances and thus causing a self-fulfilling prophecy. When the locus of control is unjustly situated at the own person instead of external circumstances, the derived illusory power may well prove effective (MacKenna, 1993). It is impossible with our data to determine the long-term effects of optimism, realism, or pessimism on the effective divorce rate of the subjects.

The students indicated in this study that divorce is a normal and logical step when a marriage is failing, but they tenaciously maintain belief in their personal immunity. While a marriage is not considered to be necessary for an exclusive long-term relationship form, it still has a tempting appeal for the majority of students. Apparently one cannot believe in marriage, if its future it is questioned in advance. These adolescents welcome the romantic believe of everlasting love. Only time can tell if their optimism proves to be realistic.

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