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Divorce and inequality

Stratification in the risk and consequences of union dissolution

Hogendoorn, B.

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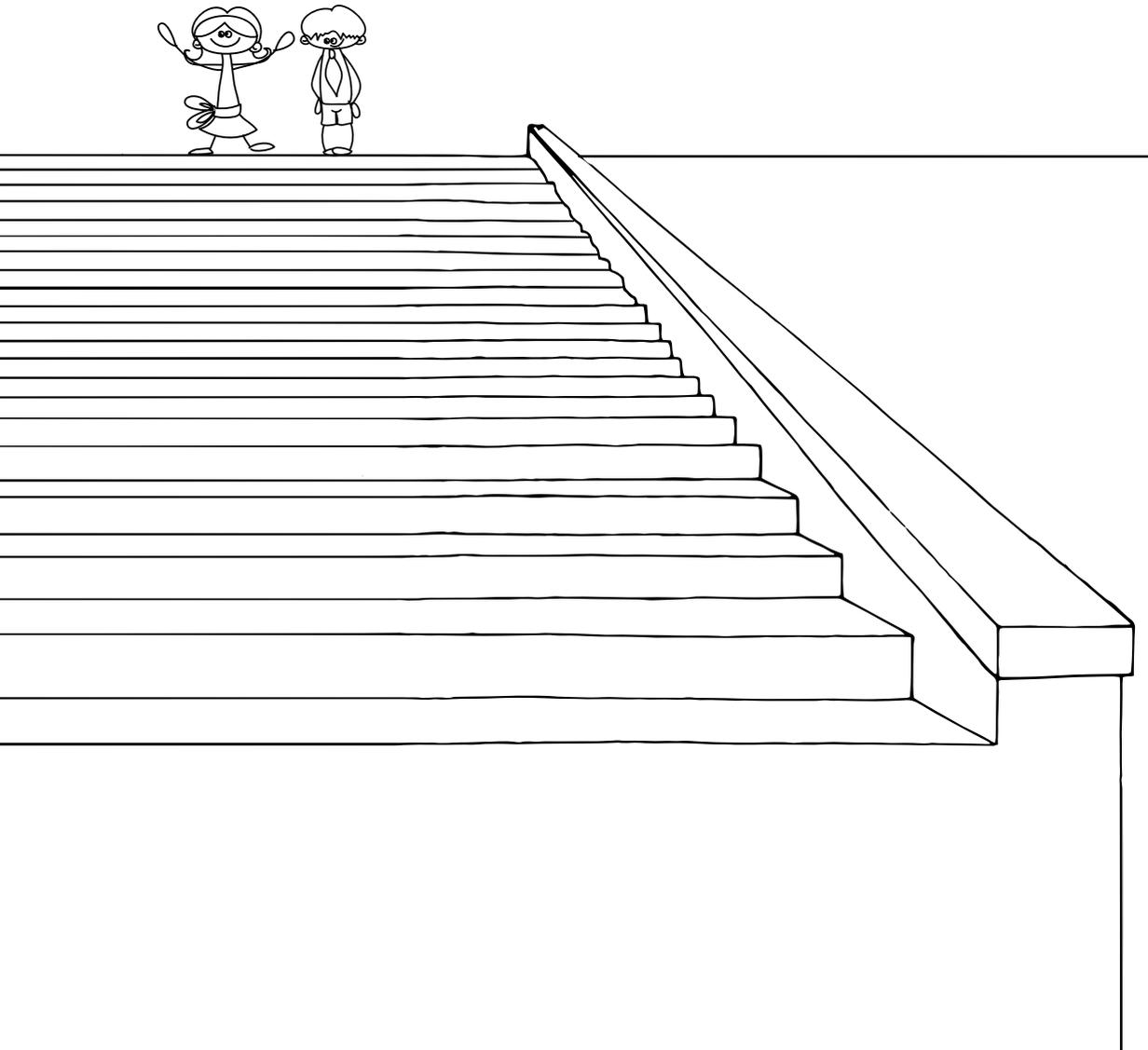
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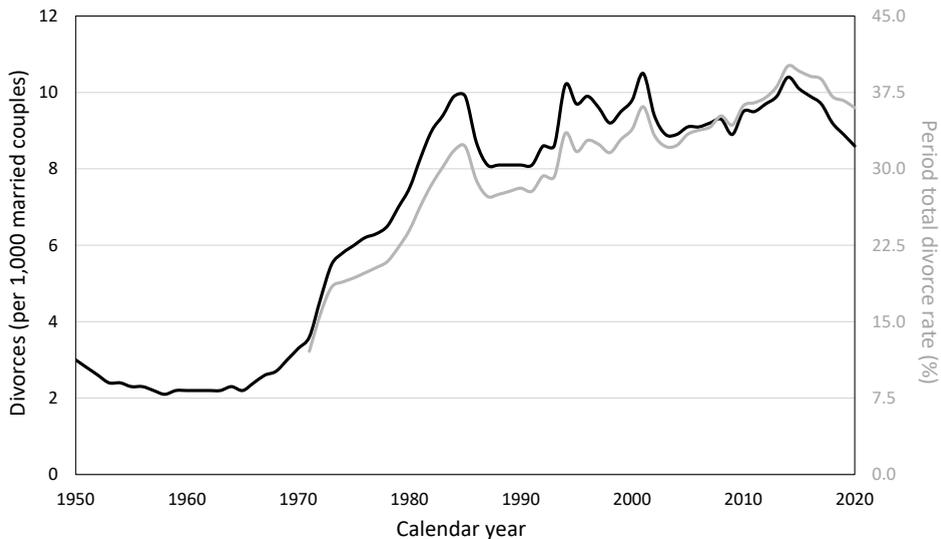
CHAPTER 1

Synthesis

1.1 INTRODUCTION

One of the most dramatic changes in the Western family has been the rise in divorce. In many countries, marriage was the norm during the first half of the 20th century, and the unions of husbands and wives lasted till death did them part (Van Poppel et al. 2013). Lower mortality rates, the introduction of no-fault divorce legislation, and the acceptance that unions need not last a lifetime significantly altered this picture (Cherlin 2004; Kneip and Bauer 2009). Figure 1.1 illustrates the evolution of divorce rates using data from the Netherlands. Whereas divorce was rare for a long time, the 1970s witnessed a sudden surge in divorce, after which divorce rates stabilized at high levels. The surge in divorce was paralleled by a shift from marriage to unmarried cohabitation, though cohabiting unions did not provide a haven against dissolution as they, too, witnessed an increase in separation (Kalmijn and Leopold 2021). Today, between a third and half of all unions are expected to end in separation or divorce. Similar trends are observed in other countries, though the timing and tempo vary (Perelli-Harris et al. 2017).

Figure 1.1 Legal divorce in the Netherlands, 1950-2020



Notes: The period total divorce rate is the percentage of all married couples that would divorce if they were to experience the duration-specific divorce rates of that calendar year.

Source: Statistics Netherlands.

A remarkable feature of the rise in divorce, and of union dissolution more generally, has been its changing socioeconomic distribution. Before dissolution was common, it was concentrated in couples with a higher socioeconomic status. As dissolution started to become accessible and acceptable, it increased throughout the population, but especially among those with a lower socioeconomic status. For example, the risk of dissolution among less-educated people was 30% lower than that among highly educated people for Dutch unions formed in the 1950s, but this changed until it was 70% higher in the 1990s (De Graaf and Kalmijn 2006). Similar trends have taken place or are underway in most European countries as well as in the United States, Canada, Australia, Japan, South Korea, and Taiwan (Evans et al. 2009; Härkönen and Dronkers 2006; Matysiak et al. 2014; McLanahan 2004; Park and Raymo 2013; Raymo et al. 2004; Van Damme 2020). Moreover, these trends apply to both men's and women's socioeconomic status and hold after accounting for compositional differences between countries and over time (Bernardi and Martínez-Pastor 2011; Boertien and Härkönen 2018; Härkönen and Dronkers 2006; Van Damme 2020). Accordingly, in many societies today, those who are disadvantaged are at higher risk of experiencing union dissolution than those who fare well.

Union dissolution poses great economic challenges. The loss of partner income, the loss of partner contributions to housework and childcare, interference with work, forced residential moves, and reduced economies of scale take a toll, especially on the partner who earns the least or who becomes the main resident parent. Numerous studies have examined the economic consequences of union dissolution (for overviews, see Andreß et al. 2006; Bonnet et al. 2021; De Vaus et al. 2017; Holden and Smock 1991; Popova and Navicke 2019; Uunk 2004). These studies have concluded that men experience little change in their economic situation or even improve their situation after dissolution. Although men become more likely to receive unemployment or disability benefits following divorce, these effects are short-lived (Kalmijn 2005b), and spousal alimony and child support typically consume a small part of men's income (Huang et al. 2005). Women, in contrast, experience large economic losses. Household incomes drop between 7% and 44%, and many fall into poverty. This gender difference is underlain by differences in earnings and childcare obligations. Husbands tend to be the main financial contributor of the household, so losing their contribution implies a large loss of household income. And when children are involved, women become the sole resident parents in the majority of cases (Kalmijn 2015; Poortman and Van Gaalen 2017), which aggravates the immediate economic consequences of dissolution (Leopold and Kalmijn 2016) as well as their long-term effects (Van Winkle and Leopold 2021). Hence, union dissolution is a key determinant of poverty, especially if it ends in single motherhood (Brady et al. 2017; Härkönen 2018).

For these reasons, demographers have come to view union dissolution as “a stratified and a stratifying life event” (Raley and Sweeney 2020, p. 81). Dissolution is stratified in the sense that its risk today is greater in the lower socioeconomic strata and is stratifying in the sense that its consequences reduce the life chances of those experiencing it. Many demographers have therefore argued that union dissolution acts as a driver of inequality (Bloome 2017; DiPrete 2002; Haskins 2015; Henretta et al. 2012; Lundberg et al. 2016; McLanahan 2004; McLanahan and Percheski 2008; Raley and Sweeney 2020; Steele et al. 2009; Vandecasteele 2010). Within generations, those who experience dissolution are believed to fall behind economically over the life course, and between generations, parents who experience dissolution are believed to transmit fewer resources to their offspring. This dissertation looks at inequality within generations, that is, at adults whose own unions dissolve.

If it is true that union dissolution drives inequality in economic well-being, then this has several implications. For one, it would broaden stratification research, with its traditional focus on employment and education, toward including household dynamics. This would reinforce the idea that the household is a sphere of redistribution similar in potency as the public sphere and the market sphere (Evers 1990). To be sure, recent stratification research does pay more attention to household dynamics than before (Bernardi and Boertien 2017b; Cooke et al. 2013; Cooke 2014; Hornstra and Maas 2021; Killewald and Bearak 2014; Klein 2021), yet the household does not figure as prominently as employment or education. Furthermore, the notion of dissolution as a driver of inequality may justify public intervention. Policies aimed at reducing inequality currently intervene in the labor market, in the form of minimum wages, employment protection legislation, public employment, and unemployment benefits, or intervene in the education system, in the form of early childhood education, public funding, ability tracking, and standardized school curricula. These policy areas could be broadened to target the risk or consequences of dissolution, by aiding family stability in the lower socioeconomic strata or by cushioning against large income losses following dissolution (Cohen 2015).

However, knowledge of whether and why union dissolution drives inequality in economic well-being is limited. To adequately assess the contribution of dissolution to inequality, a framework is required that considers stratification in both the risk of and the consequences of dissolution. Existing research has hardly considered stratification in the consequences. This is surprising because risk and consequences may go in countervailing directions. For instance, income losses after dissolution may be larger in the higher socioeconomic strata than in the lower socioeconomic status, a possibility that has indeed been found for women (Bonnet et al. 2021; Brewer and Nandi 2014; Duncan and Hoffman 1985; Fisher and Low 2016; Jansen et al. 2009; Jarvis and Jenkins 1999; Rowe and Lown 1990; Tach

and Eads 2015; Uunk 2004; Weiss 1984; Weitzman 1981). In such cases, the stratified risk and stratified consequences may cancel each other out in the aggregate (Bernardi and Boertien 2017b). In addition, it is worthwhile to examine *why* the risk and consequences are stratified. Some dissolutions may be the result of circumstances considered undesirable by both ex-partners, so understanding these circumstances may reveal ways of improving couple well-being in the lower socioeconomic strata. Similarly, the consequences of dissolution may be conditioned by formal and informal support systems, so more insight into the types of support may reveal ways of helping women cope with the economic impact of dissolution.

In this dissertation, I address the question of whether and why union dissolution contributes to inequality. To do so, I propose a framework that assesses the contribution of dissolution to inequality and demonstrate its theoretical and statistical use. The framework incorporates two pathways that link dissolution to inequality, namely stratification in the risk of dissolution and stratification in the consequences of dissolution. I investigate these pathways to understand why they are, or are not, stratified. I also zoom in on single mothers, a group particularly affected by dissolution, to explore how their coping with dissolution is conditioned by the institutional and cultural context. The rest of this chapter provides a background to the research question, explains the strategy for answering the question, summarizes the results of four empirical studies, and presents an outlook for future research. The other chapters report about the empirical studies in greater detail.

1.2 DIVERGING DESTINIES

The notion of union dissolution as a stratified and stratifying event gained traction after the seminal publication by Sara McLanahan (2004). McLanahan addressed certain demographic trends, including increases in the age at birth, women's employment, father's childcare, union dissolution, and single motherhood, which are covered by the broader concept of the Second Demographic Transition (Van de Kaa and Lesthaeghe 1986). She argued that trends associated with an increase in resources have occurred mostly in the higher socioeconomic strata, whereas trends associated with a decrease in resources have occurred mostly in the lower socioeconomic strata. The rise in union dissolution stands out as one of these trends, as it has rapidly increased in the lower socioeconomic strata and entails large losses of resources for women and their children. Accordingly, dissolution is seen as an event that results in diverging destinies.

The diverging destinies narrative has been applied to a number of outcomes. McLanahan (2004) herself applied it to poverty, arguing that less-educated women are more likely to divorce and that divorce – especially when it results in single motherhood – is associated with poverty, contributing to a divergence in poverty rates. Using the same argument, she asserted that divorce contributes to the educational divergence in depression,

smoking, substance use, and violence. Others have linked socioeconomic differences in union formation and dissolution to a divergence in overall health (Choi and Marks 2013; McDonough et al. 2015), a divergence in the experience of cardiovascular disease (Dupre 2008), a divergence in psychological distress (Kessler 1979), and a divergence in children's educational achievement (Augustine 2014). However, diverging destinies have not been found for all outcomes. Socioeconomic differences in union formation and dissolution do not contribute to a divergence in the survival of cardiovascular disease (Dupre 2008), a divergence in children's eventual educational attainment (Bernardi and Boertien 2017b), a divergence in children's occupational status (Biblarz and Raftery 1993), or a divergence in children's earnings later in life (Bratberg et al. 2014).

Does union dissolution contribute to a divergence in economic well-being? The examples above illustrate that the answer to this question depends on the outcome measure. In addition, they point to two pathways that link dissolution to divergence (Brady et al. 2017; DiPrete and Eirich 2006; Kessler 1979). The first pathway is stratification in the *risk* of union dissolution. This pathway stipulates that individuals with a lower socioeconomic status may be at higher risk of experiencing dissolution than individuals with a higher socioeconomic status. The second pathway is stratification in the *consequences* of dissolution. This pathway stipulates that, among those who experience dissolution, the consequences may be more severe for those with a lower socioeconomic status than for those with a higher socioeconomic status. The product of these pathways determines the contribution of dissolution to divergence in economic well-being (Ferraro et al. 2009). A higher risk and larger consequences in the lower socioeconomic strata imply a greater contribution, a low risk or small consequences imply a lesser contribution, and countervailing risk and consequences might even imply that dissolution acts as an equalizer. Therefore, both pathways need to be studied to assess whether union dissolution drives inequality.

1.3 RISK AND CONSEQUENCES

Regarding the first pathway, it is well documented that the risk of union dissolution is higher in the lower socioeconomic strata across many Western countries today. For example, of all US women married between 1990 and 1994, 16% of those with a college degree divorced within ten years, compared to 40% of those with a high school diploma or less (Martin 2006). Similarly, of all British women married between 1981 and 2009, 14% of those with a college degree divorced within ten years, compared to 37% of those with a high school diploma or less (Boertien and Härkönen 2018). These socioeconomic differences are considerable and have increased over time, raising the question of why this is the case.

Table 1.1 Longitudinal studies of stratification in the consequences of union dissolution for women's economic well-being

Study	Country	Stratifier	Outcome	Change	Effect	Panel
Weitzman (1981)	US	Income (hh)	Income (hh)	absolute	–	authors
Duncan and Hoffman (1985)	US	Income (hh)	Income (hh)	absolute	–	PSID
Weitzman (1981)	US	Income (hh)	Income (hh)	relative	–	authors
Weiss (1984)	US	Income (hh)	Income (hh)	relative	–	PSID
Duncan and Hoffman (1985)	US	Income (hh)	Income (hh)	relative	–	PSID
Jansen et al. (2009)	multi	Education	Income (hh)	relative	–	ECHP
Tach and Eads (2015)	US	Education	Income (hh)	relative	–	SIPP
Weitzman (1981)	US	Income (hh)	Income (p/c)	absolute	–	authors
Rowe and Lown (1990)	US	Income (hh)	Income (p/c)	absolute	–	authors
Weitzman (1981)	US	Income (hh)	Income (p/c)	relative	–	authors
Rowe and Lown (1990)	US	Income (hh)	Income (p/c)	relative	–	authors
Duncan and Hoffman (1985)	US	Income (hh)	Income (eq)	absolute	–	PSID
Brewer and Nandi (2014)	UK	Income (eq)	Income (eq)	absolute	–	BHPS
Duncan and Hoffman (1985)	US	Income (hh)	Income (eq)	relative	–	PSID
Bonnet et al. (2021)	FR	Income (hh)	Income (eq)	relative	–	FR-admin
Jarvis and Jenkins (1999)	UK	Income (eq)	Income (eq)	relative	–	BHPS
Uunk (2004)	multi	Income (eq)	Income (eq)	relative	–	ECHP
Fisher and Lowe (2016)	UK	Income (eq)	Income (eq)	relative	–	BHPS
Uunk (2004)	multi	Education	Income (eq)	relative	o	ECHP
Jansen et al. (2009)	multi	Education	Income (eq)	relative	–	ECHP
Duncan and Hoffman (1985)	US	Income (hh)	Poverty	absolute	+	PSID
Brewer and Nandi (2014)	UK	Income (eq)	Poverty	absolute	–	BHPS

Notes: + a higher socioeconomic status protects against the consequences of dissolution, o no stratification in the consequences of dissolution, – a higher socioeconomic status aggravates the consequences of dissolution. Hh total household income, p/c per-capita income, eq equivalent household income.

A promising theory to explain stratification in the risk of union dissolution was developed by William Goode (1951, 1962). Goode started from the premise that couples with a lower socioeconomic status experience more economic strain, which contributes to couple discord. When dissolution is financially, legally, or culturally inaccessible, lower-status couples do not have sufficient resources to dissolve their unions and dissolution remains a privilege of the higher strata. As dissolution becomes accessible, however, the discord of lower-status couples starts to express itself in higher dissolution rates. Goode's theory correctly predicted that the rise in union dissolution would be driven by lower-status individuals. Macro-level evidence further confirms that this pattern has coincided with increased cultural and financial access to dissolution: as divorce, out-of-wedlock births, cohabitation, and female labor participation become more widespread, less-educated individuals become more likely to dissolve their unions (Härkönen and Dronkers 2006; Matysiak et al. 2014).

Micro-level evidence of Goode's theory has been less convincing. On the one hand, family sociologists and psychologists have long viewed strain as the root cause of family problems and union dissolution (Bodenmann 2005; Conger et al. 1990; Karney and Bradbury 1995; McCubbin and Patterson 1982), and it is well known that economic strain is more prevalent in the lower socioeconomic strata (Bedük 2018; Landsbergis et al. 2014). On the other hand, empirical studies have only been able to explain 15–20% of the stratification in the

risk of dissolution (Boertien and Härkönen 2018; Kaplan and Herbst 2015; Raymo et al. 2013), leading some to conclude that the strain thesis “stands on weak empirical ground” (Raley and Sweeney 2020, p. 85). In this dissertation, I scrutinize this discrepancy between theory and observation, by revisiting Goode’s theory and assessing its usefulness for understanding stratification in the risk of dissolution.

While stratification in the risk of union dissolution is a hotly debated topic in the demographic literature, this is less the case for stratification in the consequences of union dissolution. Research on stratification in the consequences of dissolution has been limited to a handful of studies (Fisher and Low 2016; Tach and Eads 2015; Weiss 1984). Hence, I searched for longitudinal studies that included a fixed-effects estimate of stratification in the consequences of dissolution for women’s economic well-being. Table 1.1 gives an overview of these studies. A first observation from the table is that, despite limited theoretical attention, many studies include an empirical estimate. The estimates mostly come from the United States and rely on a small number of datasets, so they need not generalize to other countries, where different welfare states, labor markets, gender norms, and family systems may moderate the consequences of dissolution. Nonetheless, a pattern emerges whereby women with a higher socioeconomic status appear to incur larger income losses than women with a lower socioeconomic status, both in relative and absolute terms. In other words, it appears that women’s incomes “converge” following dissolution. This would mean that it is uncertain whether dissolution contributes to a divergence of women’s incomes: while women in the lower socioeconomic strata are at higher risk of dissolution, they appear less affected by its consequences. At the same time, the picture could be different for poverty. Only two studies have examined whether the consequences of dissolution for poverty differ across socioeconomic strata, and these two studies do not coincide in their findings. The distinction between (average) income and poverty rates will also return later in this chapter.

Despite scarce knowledge of stratification in the consequences of union dissolution, the literature does identify several compensatory mechanisms. One mechanism is reemployment. Taking the United States as an example, women’s employment rates increase by 3.5% and their earnings by 11% following dissolution (Tamborini et al. 2015). Another mechanism is repartnering. About 12% of women who experience dissolution coreside with a new partner in the first year after dissolution, 23% do so in the second year, and 42% in the fifth year (Wu and Schimmele 2005). Furthermore, many women witness changes in tax-benefit income upon dissolution, mitigating the total loss of household income (Fisher and Low 2016; Jarvis and Jenkins 1999). Some women also receive alimony and child support following dissolution, though these make up only 5% of women’ postdissolution household income and rarely cushion the economic consequences of dissolution (Jarvis and Jenkins 1999; Tach and Eads 2015). Lastly, women may move in with friends or family. Intergenerational coresidence

facilitates downward transfers from parents to their adult children (Harvey et al. 2021; Verbist et al. 2020), even though coresidence is often a temporary arrangement (Albertini et al. 2018; Das et al. 2017). Some of these compensatory mechanisms are stratified, which could explain stratification in the economic consequences of union dissolution. For instance, total earnings and hourly wages increase mainly for highly educated women (Herbst and Kaplan 2016; Tamborini et al. 2015), whereas increases in public transfers (Fisher and Low 2016) and intergenerational coresidence (Albertini et al. 2018; Das et al. 2017) are concentrated in women with a lower socioeconomic status. The probability of repartnering (Di Nallo 2019; McNamee and Raley 2011; Shafer and James 2013; Vanassche et al. 2015) and the benefits of doing so (Fisher and Low 2016; Jansen et al. 2009) differ little by socioeconomic status.

In addition to compensatory mechanisms, another mechanism regards the amount of partner income that is lost in the first place. This mechanism, too, may vary by socioeconomic status. Partly this has to do with the relative earnings of women and men. In some countries, women in the lower strata earn more similarly to their partners than women in the higher strata, because the gender wage gap is smaller at the bottom of the wage distribution than at the top (England et al. 2012; Winslow-Bowe 2006). Consequently, in these countries, women in the lower strata lose relatively less when splitting from their partner. The mechanism also has to do with non-market income. Households in the lower socioeconomic strata obtain a larger share of household income from the welfare state, in the form of means-tested benefits (Avram et al. 2014). Consequently, relatively little household income is tied to the individual partners, so that women in the lower socioeconomic strata lose less when splitting from the partner. Previous work has dealt extensively with the relative earnings of men and women, and the gender division of labor more generally (Bonnet et al. 2021; Gonalons-Pons et al. 2021; Holden and Smock 1991; Oppenheimer 1997; Poortman 2000), but less so with non-market income (but see Daly 2011; Jarvis and Jenkins 1999; Orloff 1993). In this dissertation, I address this shortcoming and show how the initial loss of partner income and compensatory mechanisms drive stratification in the consequences of union dissolution.

1.4 SOCIAL CONTEXT

Consideration of both pathways – stratification in the risk and stratification in the consequences – is crucial for understanding the contribution of union dissolution to social inequality. This is true in a quantitative sense, as the product of stratified risk and stratified consequences yields stratification in economic well-being. However, it is also true in a sociological sense, as these pathways illuminate the *process* by which risk and consequences contribute to inequality. This point has been made before in connection to mobility regimes (DiPrete 2002), a term to describe the societal arrangements that shape the links between life events and social mobility. Societal arrangements influence both the risk of mobility-triggering

events and the consequences of those events. For example, societies can use employment protection legislation to disincentivize the risk of job loss but can also use unemployment benefits to insure against the consequences of job loss. Moreover, societal arrangements affect both the general risks and consequences of life events and any stratification thereof (Vandecasteele 2011). Staying with the example of employment, flexibilization of the labor market affects primarily those with a lower socioeconomic status, since their higher likelihood to work in flexible jobs increases their risk of job loss and diminishes their protection against the financial consequences of job loss (Blossfeld et al. 2005; Kalleberg 2011).

Attention to process helps to contextualize the links between union dissolution and inequality. We already know much about the influence of social context on the risk of dissolution. The risk of dissolution is higher where cultural norms are permissive to dissolution (Furtado et al. 2013), where unconventional family practices are more widespread (Härkönen and Dronkers 2006), and where gender norms are inconsistent with men's and women's behavior (Goldscheider et al. 2015; Gonalons-Pons and Gangl 2021); the risk of dissolution is probably unrelated to economic uncertainty (Cohen 2014; Solaz et al. 2020) and imbalance in the population ratio of men and women (Obersneider et al. 2019). Less is known about the influence of social context on the consequences of dissolution. Studies here have focused on formal support, showing that the economic consequences of dissolution are smaller where public transfers are more generous (Brady and Burroway 2012; Uunk 2004), childcare coverage greater (Misra et al. 2012; Raeymaeckers et al. 2008), and housing easily accessible (Kulu et al. 2021). However, women – and especially mothers – also make extensive use of informal support following dissolution. Studies have demonstrated high rates of multigenerational coresidence among single mothers compared to partnered mothers (Albertini et al. 2018; Esteve et al. 2012; Pilkauskas et al. 2020; Piontak 2016).

Moreover, theory suggests that formal and informal support institutions interact. Societies in Northern and Continental Western Europe, and to a lesser extent those in the Anglophone countries, have built their welfare system on formal institutions (Esping-Andersen 1990, 1999). In those societies, it may be easier for single mothers to maintain an acceptable standard of living independently of the family, by relying on the state or the market (Esping-Andersen 1999; Leitner 2003; Lister 1994; Saraceno and Keck 2010). Societies in other parts of the world have left welfare provision more to the family system. Public policy there is little developed, so that single mothers are unlikely to be economically independent of their family (Reher 1998, 2021). These interactions between formal and informal support have not been investigated empirically, while this could unveil how societal arrangements constrain or enable women to remain economically independent after union dissolution. In this dissertation, I therefore examine contextual variation in the availability of formal and informal support after dissolution.

Attention to process and context also helps to inform social policy. If inequality results from stratification in the risk of dissolution, this could warrant policies that address the reasons behind the elevated dissolution risk in the lower socioeconomic strata or that lessen the overall dissolution penalty. If inequality results from stratification in the consequences of dissolution, this could warrant policies that protect divorcees in the lower strata from economic losses or that reduce the overall dissolution risk. This is not to say that all policies are desirable. Certain risk-oriented policies, such as tax credits for married couples or stricter divorce legislation, are unlikely to be successful because they do not address the reasons for dissolution, may trap people in bad marriages (Huston and Melz 2004), or create other inequalities between unmarried cohabitants and married couples (Christl et al. 2021). Extending these policies to include all coresidential couples, regardless of marital status, would reinforce inequalities between couples and singles (Liu and Umberson 2008; Smock et al. 1999). Risk-oriented policies are only successful if they address the reasons for dissolution; this dissertation therefore examines whether strain is one such reason.

However, consequence-oriented policies will generally be more effective because they interfere less in couples' relationships. Generous social assistance (Brady and Burroway 2012; Uunk 2004), public childcare services (Misra et al. 2012; Raeymaeckers et al. 2008), and accessible housing (Kulu et al. 2021) have been shown to reduce the economic consequences of dissolution. The promotion of shared custody arrangements may also protect single mothers (Leopold and Kalmijn 2016), especially in the lower socioeconomic strata where custody arrangements are the most unequal (Cancian et al. 2014), though it is debated whether shared custody can successfully be imposed (De Bruijn et al. 2018). In addition, risk and consequences may interact. People may feel reluctant to dissolve their union when they expect more negative consequences and, vice versa, those who anticipate a high risk of dissolution may take action to minimize its economic consequences (Poortman 2005). A better understanding of the risk and consequences pathways provides a first step toward policies aimed at reducing inequality.

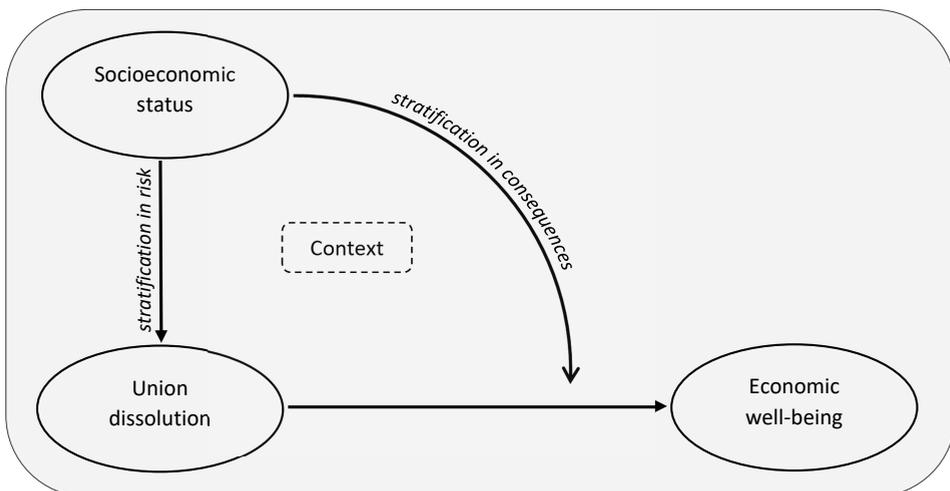
1.5 RESEARCH APPROACH

This dissertation examines whether and why union dissolution contributes to inequality. This is done using the conceptual schema of Figure 1.2. Chapter 2 concerns the framework for linking union dissolution to inequality. I propose a framework of stratified risk and stratified consequences and put forward a method to statistically assess the contributions of these pathways. Chapter 3 regards stratification in the risk of union dissolution. I revisit and generalize Goode's (1962) thesis that people in the lower socioeconomic strata experience more strain, affecting the stability of their unions. Chapter 4 regards stratification in the consequences of union dissolution. I consider how compensatory mechanisms and the relative independence mechanism jointly drive stratification in the consequences of dissolution.

Chapter 5 regards support systems for coping with union dissolution. I zoom in on a group that is especially in need of support – single mothers – and describe their reliance on multigenerational coresidence across country contexts. The exact research questions of these chapters are detailed in paragraph 1.6.

The empirical chapters of this dissertation rely on large, quantitative, nationally representative datasets. Chapters 2 and 4 are based on longitudinal data from the Dutch administrative registers, which cover the entire population of residents in the Netherlands. Chapter 3 is based on longitudinal data from the Household, Income and Labour Dynamics in Australia survey, which covers a large random sample of Australian households. Chapter 5 is based on cross-sectional data from surveys and censuses that cover a large number of European countries. A major benefit of all datasets is that they allow inference to the population. That is, they contain information to describe not only the respondents in the sample but the entire population of interest (e.g., all married individuals, all single mothers, etc.). Besides, each dataset has its advantages and disadvantages. Register data and census data offer near-complete response rates and high precision (e.g., income reporting), but have the disadvantage that information is limited to observable demographics. Survey data, on the other hand, may suffer from non-response and less precise reporting, but contain a vast amount of subjective and objective information that cannot be observed administratively. Another distinction is that between longitudinal and cross-sectional data. The longitudinal data enable me to follow individuals over time, which gives insight into the dissolution process. The cross-sectional data enable me to compare individuals across countries, which gives insight into contextual effects. By combining different datasets, I aim to leverage their full potential.

Figure 1.2 Conceptual schema of union dissolution and inequality



The analyses are based on advanced methods. Chapter 2 uses the Kitagawa decomposition method (Kitagawa 1955), later publicized as the Blinder-Oaxaca method (Blinder 1973; Oaxaca 1973), to simulate poverty rates under scenarios in which the risk and consequences of dissolution would be different. This simulation offers a way of translating a complex question into clear results. Chapter 3 uses event-history mediation analysis. This type of analysis has slowly been taking off since the publication of the KHB method (Karlson et al. 2012). However, because my analysis had specific requirements that could not be met by the KHB method, I wrote a Stata package for this task. The package can be used for any type of nonlinear mediation analysis and allows great flexibility in the model specifications. A detailed description of the package is available in Appendix A.5. Chapter 4 uses a difference-in-differences model with individual fixed effects. This model assumes that the groups compared follow parallel trends, an assumption that I substantiate using near-exact matching. My matching improves on propensity score matching (Rosenbaum and Rubin 1983) and reweighting techniques (Hainmueller 2012; Imai and Ratkovic 2014), as well as on coarsened exact matching (Iacus et al. 2012), as it ensures multivariate balance without excessive coarsening or large decreases in sample size. Chapter 5 uses meta regression to conduct a multilevel analysis. Meta regression is akin to random-effects regression, but it is more flexible, computationally lighter, and less likely to be biased when there are few higher-level units (Heisig et al. 2017; Lewis and Linzer 2005). Meta regression has become commonplace in other disciplines, while demographers, who typically compare a small set of countries, could also benefit from it. To facilitate this, the analysis code of published chapters is provided via the Open Science Framework (<https://osf.io/6qydr>).

A number of concepts recur throughout the empirical chapters. A *union* is operationalized as an episode during which a couple coresides. Unions comprise both *cohabitations* of unmarried couples and *marriages* of legally married or legally recognized couples. *Union dissolution* is operationalized as the end of a union. This occurs either via *separation*, a split from the household by one or both partners, or via *divorce*, the legal termination of a marriage or partnership. Note that these concepts are simplifications of reality, since they mesh identification (who are a couple?) and coresidence (who live together?). Such simplifications reflect the norm of coresidence for long-term couples and are necessary because demographic data usually do not provide more detail. Living-apart-together relationships are not considered because my interest is in outcomes at the household level, and living-together-apart relationships are rare (Rault and Régnier-Loilier 2020). My aim is to provide conclusions about unions in general, without distinguishing by marital status. The main reason is that the mechanisms in this dissertation regard household formation and dissolution, not the termination of a legal contract. That is, the economic consequences of union dissolution are primarily driven by access to the incomes of other household members.

In fact, distinguishing by marital status would cause problems. My single-country studies take place in the Netherlands and Australia, where cohabitation and marriage receive very similar legal and fiscal treatment, and my multi-country study compares single and partnered mothers across contexts; in both cases, a distinction by marital status would cause selection problems (Christl et al. 2021; Perelli-Harris and Gassen 2012). To be sure, Chapter 2 studies marital unions only, but this is because there were no reliable data of cohabiting unions at the time of writing, and later analyses confirm that the findings hold for all coresidential unions.

Other recurring concepts are the following. *Singlehood* is operationalized as the absence of a coresidential partner. *Repartnering* is operationalized as the presence of a new coresidential partner. Whereas some early research excluded repartnered people from the analysis (Smock 1994; Weiss 1984), all analyses here include them, since repartnering is a recovery mechanism and excluding it would downwardly bias (i.e., exaggerate) the consequences of union dissolution. *Parenthood* is operationalized as the presence of resident children. Again, these concepts are defined by household composition rather than by biological, legal, or other social ties. *Socioeconomic status* is operationalized differently in different chapters. Chapters 2 and 3 operationalize it as educational attainment, because this is the most stable indicator of socioeconomic status and one that is not affected by couple dynamics. Chapter 4 operationalizes it as relative predissolution household income because this more closely links to the research question of that chapter, though I show that the results hold for educational attainment as well. Finally, economic well-being is operationalized using *household disposable income* and *relative income poverty*. Household disposable income is a continuous measure of the amount of income whereas relative income poverty is a binary indicator of having an income below the poverty threshold. Their difference must be stressed: the average income of a group does not necessarily reveal the degree of poverty within that group. This means that a group that witnesses little change in its average income after union dissolution may still witness some of its members fall into poverty and vice versa, a finding that will emerge in the empirical chapters.

1.6 EMPIRICAL STUDIES

The themes of this dissertation are addressed through four empirical studies. Chapter 2 proposes a framework for linking union dissolution to inequality, Chapter 3 examines stratification in the risk of dissolution, Chapter 4 examines stratification in the consequences of dissolution, and Chapter 5 describes support systems for coping with dissolution. The studies are detailed below. A summary is provided in Table 1.2.

Chapter 2: How large are the contributions of the stratified risk and stratified consequences of divorce to educational differences in poverty?

In Chapter 2, I propose a framework to link union dissolution to inequality. The framework comprises the two pathways discussed above, that is, stratification in the risk of dissolution and stratification in the consequences of dissolution. Previous studies have mainly focused on stratified risk, ignoring that the consequences of dissolution may differ across socioeconomic groups, and the few studies of stratified consequences have ignored the differential risk of experiencing dissolution in the first place. Both pathways need to be considered jointly to fully assess the contribution of dissolution to inequality.

I apply the framework to the educational divergence in poverty over the life course. To be specific, I look at the poverty rates of people from three education levels (lower, middle, higher) over a duration of ten years, and model the extent to which differences in these poverty rates and their divergence over time can be attributed to the stratified risk and consequences of divorce. To do so, I use longitudinal data from the Dutch administrative registers. The study population comprises all individuals who entered their first marriage during the early and middle stages of adulthood, who are then followed for ten years since the moment of marriage. Poverty rates in this population are higher for those with less education, already upon entering marriage, and they diverge further as time passes. The divergence is larger among individuals with than without children, especially among mothers.

Using the Kitagawa decomposition method, I analyze the contribution of divorce to this process. The results show that divorce explains 12% of the educational difference in poverty among the general population and 26% of the educational difference in poverty among mothers. Among individuals without children, divorce increases poverty differences due mainly to greater consequences for the less educated. Among mothers, divorce increases poverty differences due both to higher risk and greater consequences for the less educated. Among fathers, divorce is unrelated to poverty. These results show that, when it comes to poverty, divorce is a driver of cumulative inequality. They also demonstrate that the risk-and-consequences framework can be fruitfully applied to the analysis of life-course inequalities.

Chapter 3: To what extent do educational differences in life strains explain stratification in the risk of union dissolution?

In Chapter 3, I zoom in on the stratified risk of union dissolution. I revisit Goode's (1962) strain thesis, which holds that individuals with a lower socioeconomic status experience more economic strain and thereby more couple discord. When union dissolution is culturally accepted, the discord should become visible in higher rates of dissolution. Macro-level evidence supports Goode's thesis, as the spread of unconventional family practices has sparked a rise in dissolution among the less educated. Micro-level evidence, however, has been

inconclusive, with economic strain explaining 15-20% of educational differences in the risk of dissolution. This is surprising because family system theories view strain as the root cause of relationship dissatisfaction and dissolution.

Hence, I generalize Goode's thesis to include strains in the domains of work, finance, social relations, health, and residence. I also broaden the measures of strain by looking at the strain experiences of both partners in a couple. This improvement is made possible by data from the Household, Income and Labour Dynamics in Australia survey, which records a wide range of strains for both partners in a couple. The data confirm that the risk of dissolution is stratified, as each additional year of completed education is associated with a 10% decrease in the hazard of dissolution.

Using event-history mediation analysis, I assess to what extent strains explain the educational gradient in union dissolution. The results show that the inability to raise emergency funds and the greater sense of social isolation by less-educated individuals are the main reasons for their higher risk of dissolution. Other strains also matter, albeit less so. All in all, strains explain 49% of the gradient in dissolution. These results support the spillover-crossover model, in which strain in one life domain intensifies strain in another life domain of the partner. The results also demonstrate that strains are pivotal to the stratification of romantic relationships.

Chapter 4: Which mechanisms drive socioeconomic convergence in women's incomes after union dissolution?

In Chapter 4, I investigate the stratified consequences of union dissolution. I look at women only because they experience far larger income losses than men. Concerns about women have focused on women in low-income unions, who appear more vulnerable to dissolution than women in high-income unions: women in lower-income unions are less often dual earners, tend to assume a larger share of housework and childcare, and are more likely to become the sole custodial parent after dissolution. Surprisingly, however, studies have found that women from low-income unions witness minor decreases in average income following dissolution, whereas women from high-income unions witness steep declines.

I propose two mechanisms that determine this (inverse) stratification in the consequences of dissolution for women's household incomes. The compensatory advantage mechanism, which is widely used in stratification research, contends that women in certain strata are better equipped to compensate the loss of partner earnings. The relative independence mechanism, instead, contends that women in certain strata depend less on partner earnings to maintain their standard of living. The latter mechanism has received little attention, while it reveals why some women stand to lose little in the first place. I examine

these mechanisms using longitudinal data from the Dutch administrative registers, which allow me to disaggregate household income into personal earnings, partner earnings, taxes, transfers, and household composition.

Using a matched difference-in-differences design, I analyze changes in women's living standards following union dissolution. The results show no clear signs of a compensatory advantage. Women from all income groups benefit from smaller households and repartnering, women from low-income unions increase transfer income, and women from high-income unions increase personal earnings and reduce tax payments. Instead, relative independence is the dominant mechanism. Women from lower-income unions depend relatively less on their partners prior to dissolution, because their household incomes comprise a larger share of public transfers. As public intervention affects both predissolution and postdissolution income, these results demonstrate two ways by which the welfare state can moderate the consequences of life events.

Chapter 5: Under what contextual conditions do single mothers rely on multigenerational coresidence?

In Chapter 5, I examine contextual effects on informal support following union dissolution. I zoom in on single mothers, who are particularly affected by dissolution because they face the dual role of provider and caregiver. To deal with these demanding roles, single mothers may fall back on formal support as well as informal support. Previous work has shown that single mothers fare better in contexts with more generous formal support. Much less is known about informal support. This is unfortunate, because formal support is often inadequate and because single motherhood and informal support feature in a number of major demographic theories.

I focus on an intense form of informal support: multigenerational coresidence. Institutional and cultural theories argue that single mothers rely more on multigenerational coresidence in contexts where public policy is weakly developed and where family bonds prevail over individual autonomy. In contrast, multigenerational coresidence is restricted to moments of crisis in societies that encourage individuals to reside independently. This variation is believed to occur not only across countries but also over time, as the diffusion of self-expressive values and support for working mothers has increased during the past half century.

Using survey and census microdata from 29 European countries, I provide a detailed description of single mothers' multigenerational coresidence. The results show that the prevalence of multigenerational coresidence is low in Northern and Western Europe, intermediate in Southern, Central, and Baltic Europe, and high in South-Eastern Europe. This is because coresidence is a temporary solution in the former regions and a more permanent

one in the latter. These patterns reflect institutional and cultural differences in the centrality of the family, as the prevalence of coresidence strongly correlates with minimum income adequacy, access to housing, the appreciation of personal autonomy, and norms of intergenerational solidarity. Furthermore, coresidence has declined strongly in almost all countries with data from the past half century. These results demonstrate that family members may step in to support single mothers when public support is inadequate, but also that family support has become less evident in recent decades.

1.7 LESSONS LEARNED

Union dissolution has increased rapidly throughout the developed world and is a common event in many societies today. Demographers have argued that union dissolution is a stratified and stratifying event and thus contributes to socioeconomic inequality. Nevertheless, it is not clear whether this is the case and, if so, by what process this happens. This dissertation sheds light on the question by analyzing the risk and consequences of union dissolution. All in all, the dissertation offers four key lessons.

Table 1.2 Overview of the empirical chapters

	Research theme	Countries	Data	Method	Outcome variable	Main finding
Chapter 2	Framework linking union dissolution to inequality	Netherlands	Registers 2003-15	Kitagawa decomposition	Poverty rate	Divorce contributes substantially to educational differences in poverty
Chapter 3	Stratification in the risk of union dissolution	Australia	HILDA 2001-17	Event-history mediation	Union dissolution	Educational differences in life strains explain half of the educational gradient in union dissolution
Chapter 4	Stratification in the consequences of union dissolution	Netherlands	Registers 2003-15	Matched difference-in-differences	Equivalent household income	The welfare state mitigates the consequences of dissolution by reducing partner interdependence
Chapter 5	Support systems for coping with union dissolution	29 European countries	ESS 2002-18, GGS 2002-13, EU-SILC 2004-18, IPUMS-I 1971-2016	Meta regression	Multi-generational co-residence	Single mothers rely more on their parents where the family is culturally and institutionally more central

First, this dissertation demonstrates the benefits of a risk-and-consequences framework. One benefit is that the risk and consequences pathways draw attention to the process by which life events can contribute to inequality. Chapter 3 shows that stratification in the risk of dissolution largely results from the differential experience of strain. Chapter 4 shows that stratification in the economic consequences of dissolution largely results from differential reliance on partner income prior to dissolution, rather than differential compensation after dissolution. These processes are complex, so that research runs the risk of analyzing each process in isolation; the risk-and-consequences framework offers a way of integrating them. Another benefit of the framework is that it allows quantification of the contribution of life events to inequality. This quantification can easily be implemented using a Kitagawa decomposition. Chapter 2 shows that the threefold Kitagawa decomposition makes it possible to separate the influences of stratified risk and stratified consequences, to statistically test them, and to conduct counterfactual analyses. I utilized this possibility to simulate socioeconomic differences in economic well-being if there had been no differences in the risk of dissolution, in the consequences of dissolution, or both. This type of analysis easily extends to other events, stratifiers, and outcomes. For instance, how much would the gender gap in earnings decrease if there were no gender gap in employment or if there were no gender gap in hourly wages? How much would ethnic differences in poverty decrease if there were no differences in the risk or consequences of job loss? How much would educational differences in life expectancy decrease if there were no differences in disease onset or disease-related mortality? Thinking of these questions may stimulate researchers to formulate new hypotheses. Recent work has extended the decomposition to various types of longitudinal analysis (Kröger and Hartmann 2021), including those that account for the accumulation or lessening of risk and consequences over time, opening further avenues.

Second, this dissertation establishes that the contribution of union dissolution to inequality depends on the outcome. Chapter 2 shows that socioeconomic differences in the risk and consequences of divorce are decisive for divergence in terms of poverty. Combining this finding with previous literature suggests a cycle in which dissolution increases poverty, poverty reduces the chances of repartnering (Pasteels and Mortelmans 2017), and the few who do repartner are at risk of facing another dissolution (Poortman and Lyngstad 2007), thus resulting in the accumulation of inequality. However, Chapter 4 shows that socioeconomic differences in the consequences of union dissolution lead to a convergence in terms of income. The incomes of lower-status women drop less than those of higher-status women when confronted with dissolution. Accordingly, the findings for income and poverty seem to contradict each other. To reconcile them, it must be borne in mind that income and poverty measure distinct forms of economic well-being. Income levels measure the average income of a group, whereas the poverty rate measures what share of a group lives below the poverty line.

Individuals with a lower status are already closer to the poverty line prior to dissolution, so they are more likely to drop below the poverty line. In addition, groups whose income levels increase could more polarized: the increase in the average income of lower-status women could be underlain by some women who drop below the poverty line and, simultaneously, some who improve their well-being. Indeed, previous research has found that dissolution brings about strong downward *and* upward income mobility (Ananat and Michaels 2008). The majority of women move down because they lose access to partner income, but some move up because they split from a low-earning partner or find a new, high-earning partner. Because of these processes, researchers should exercise caution when examining union dissolution and economic well-being.

Third, this dissertation reveals that the consequences of union dissolution are conditioned by contextual factors. One of these factors is the welfare state. Chapter 4 shows that the welfare state mitigates the consequences for women's economic well-being by providing non-market income to households that are still intact and by compensating women with benefits and reductions in taxation after dissolution. Chapter 5 shows that single mothers, most of whom have experienced union dissolution, rely less on multigenerational coresidence in countries with more generous welfare schemes and easier access to housing. These findings support the long-standing argument that welfare states not only decommodify labor but also regulate gender relations by granting women the financial autonomy to decide on the formation and dissolution of their relationships (Orloff 1993). Another factor that conditions the consequences of dissolution is the family system. Chapter 5 shows that single mothers rely more often, and especially longer, on multigenerational coresidence in countries where intergenerational bonds are stronger and individual autonomy less important. Of course, the welfare state and family system interact, as generous public provisions enable individual agency but strong family values impede public intervention (Sobotka 2008). Still, there is a general recognition – also in countries with strong family ties – that family care is burdensome and that some public intervention is required to support family members (Brandt 2013; Kalmijn and Saraceno 2008). What does this mean for policy? One conclusion is that universal benefits serve the double purpose of reducing women's financial dependency on their partner and alleviating the care burden of family members. At the same time, such benefits do not address gender specialization. Additional policies, including childcare policies that enable women's employment and leave policies that incentivize men's care work (Avram and Popova 2021), are necessary to mitigate the consequences of union dissolution for women's economic well-being.

Fourth, this dissertation exposes several shortcomings in the diverging destinies narrative. One shortcoming is the assumption that marriage would have become a bastion of the highly educated. Chapter 4 rejects this assumption for the Netherlands, where marriage is

in fact more popular in the lower socioeconomic strata, corresponding to evidence from other European countries where marriage is not an indicator of a higher status (Perelli-Harris and Lyons-Amos 2016). A related shortcoming is that some researchers classify cohabitants as single (McLanahan and Percheski 2008). Chapter 3 argues against this classification, as the dissolution patterns of cohabiting and marital unions are similar, mirroring the small gap between cohabitants and married people in countries where cohabitation is common (Soons and Kalmijn 2009). It is probably more fruitful to distinguish between couplehood and singlehood. Another shortcoming is the focus on mothers. Chapter 2 shows that this focus is too limited, as union dissolution affects the poverty rates of (less-educated) men and women without children as well. The distinct category is rather formed by men with children, conforming with the gendered organization of parenthood. In a similar fashion, the diverging destinies narrative has prioritized links between mothers and their children. Chapter 5 demonstrates the existence of links between mothers and grandparents, with single mothers being much more likely than partnered mothers to reside with grandparents, in line with evidence of (temporary) returns to the parental home following union dissolution (Albertini et al. 2018; Das et al. 2017). These linked lives are important because they enable women to cope with the consequences of union dissolution, because they moderate the intergenerational transmission of status, and because intergenerational ties themselves could be stratified. The lessons of this dissertation may therefore guide future studies of diverging destinies.

1.8 OUTLOOK

This dissertation starts from the notion of union dissolution as a stratified and stratifying event. It examines the conditions under which union dissolution contributes to inequality. Based on the results, I discuss several areas in which future research is warranted.

A first area regards the conceptualization of union dissolution. In this dissertation, I look at dissolution as a one-time event. Most often, however, dissolution is a process that commences at earlier stages of the relationship. The strains discussed in Chapter 3 are typically present for some time before they erupt in dissolution, the consequences for women's living standards as discussed in Chapter 4 may be partly anticipated by increasing labor supply, and single mothers' reliance on family support as discussed in Chapter 5 may already increase when the couple's relationship is getting shaky. The acknowledgement of dissolution as a process will raise several questions. For one, it reminds us that couple dynamics are a force to be reckoned with. Couples may align their values and attitudes over time, which helps to stabilize their relationships (Arránz Becker 2013; Kalmijn 2005a). Couple dynamics, in turn, interact with exposure to external strains, since strains reduce couples' ability to adapt to changes in their relationship (Neff and Karney 2009). A related question is how investment in the relationship, in the form of joint activities, home ownership, children, and the like, are implicated in this

process. While these investments are associated with a lower risk of dissolution (Boertien and Härkönen 2018; Van Houdt and Poortman 2018), it remains a challenging question whether they really protect against dissolution or whether couples with better relationship prospects simply decide to invest more. Yet another question concerns the counterfactual. Viewing dissolution as an event, the counterfactual is the absence of the event, but viewing it as a process, the counterfactual is less clear. Matching studies indicate that the life satisfaction of couples who split up declines in the years before dissolution, drops further upon dissolution, and recovers afterwards, while the satisfaction of similar couples who stay together continues to decline (Van Scheppingen and Leopold 2020). Future research may elaborate the idea of union dissolution as a process.

Another area for future research regards social policy. In this dissertation, I examine policy in two ways. Chapter 4 relies on an income decomposition to show women's income losses following union dissolution, revealing the importance of tax-benefit income in a precise way. Chapter 5 relies on a cross-national comparison of institutional and cultural characteristics, revealing how the policy context is associated with single mothers' well-being. Decompositions and comparative studies give insight into existing policies and are feasible with most data. However, to predict how *new* policies will play out, additional insight can be obtained using a dynamic design. One dynamic design consists in comparing policies introduced in different regions at different times (Bitler et al. 2004; Herbst 2011; Moffitt et al. 2020) but, unfortunately, major policy reforms are rare. An alternative design is the simulation study, in which incomes are simulated under existing and hypothetical policies using tools like Taxsim or Euromod. This design has not been applied to union dissolution yet, since longitudinal data seldom meet the requirements of simulation tools. A recent adaptation of the German Socio-Economic Panel for usage with Euromod is promising in that respect (Bartels et al. 2021), because it enables simulation of the economic consequences of life events, including union dissolution. Another alternative is the longitudinal comparative design. This design has hardly been used, because data that allow for it are typically retrospective. Again, this may change with the publication of the Comparative Panel File (Turek et al. 2021), a harmonized dataset of prospective panels in seven countries. Beside income policies, future research could look at reconciliation policies. Public childcare and paternity leave facilitate a dual-earner-dual-caregiver model and have been found to increase women's employment (Nieuwenhuis et al. 2012), increase men's care and housework (Patnaik 2019), stabilize unions (Olafsson and Steingrimsdottir 2020), and reduce single parents' poverty (Maldonado and Nieuwenhuis 2015). Nonetheless, a direct test of reconciliation policies and the consequences of union dissolution is still missing in the literature.

Finally, future research could explore the ramifications of the rise in union dissolution. Early scholarship has argued that the negative consequences of dissolution relate to the fact

that marriage is a strong institution, whereas divorce is not (Cherlin 1978). Would the rise in union dissolution change this picture? According to the institutionalization hypothesis, union dissolution will exert less negative consequences when it becomes more accepted as a typical family behavior, because of less stigma and the establishment of coping systems (Dronkers and Härkönen 2008). Put simply, the hypothesis predicts that a higher risk of dissolution entails lesser consequences if societal arrangements can accommodate that risk. A number of findings are relevant for the institutionalization hypothesis. On the one hand, surveys indicate a growing acceptance of divorce (Brown and Wright 2016), high acceptance in populations that are prone to dissolution (Cherlin et al. 2008), and greater social integration among those who experienced dissolution than those who are in a union (Sarkisian and Gerstel 2016). On the other hand, long-term partnerships continue to be held in high regard (Thornton and Young-DeMarco 2001), and individuals who experienced dissolution engage in nondisclosure (Konstam et al. 2016), view their dissolution as a failure, and are less socially integrated than individuals who have always been single (Sarkisian and Gerstel 2016). Anecdotal evidence further suggests that, while “divorce parties” to celebrate the end of a union are emerging, they are far from common. Notwithstanding these observations, the institutionalization hypothesis deserves better theoretical foundation and empirical examination. Recent scholarship has made some steps in this direction, analyzing the connections between union dissolution and social stratification across contexts with different dissolution rates (Härkönen et al. 2021; Kalmijn and Leopold 2021; Kreidl et al. 2017). This scholarship could benefit from the risk-and-consequences framework put forward in this dissertation to explore changes in the contribution of union dissolution to inequality.