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Divorce and inequality

Stratification in the risk and consequences of union dissolution

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BH conducted the literature review, prepared and analyzed the data, and wrote much of the text. TL developed the theoretical framework, contributed to the text, and provided supervision. TB contributed to the theoretical framework and provided supervision.

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BH developed the theoretical framework, conducted the literature review, prepared and analyzed the data, and wrote much of the text. MK contributed to the text and provided supervision. TL provided supervision.

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BH conducted the literature review, prepared and analyzed the data, and wrote much of the text. JH originated the research question and contributed to the text.

SUMMARY

Research question

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. Lower mortality rates, the introduction of no-fault divorce legislation, and the acceptance that unions need not last a lifetime significantly altered this picture. Divorce rates soared between the 1970s and the 1990s and have stabilized at high levels since. The surge in divorce was paralleled by a shift from marriage to unmarried cohabitation, but cohabiting unions did not provide a haven against dissolution as they, too, witnessed an increase in separation. Today, between a third and half of all unions are expected to end in separation or divorce, though the number varies somewhat across countries.

Union dissolution has been associated with socioeconomic inequality. The reasons are twofold. First, union dissolution is a "stratified" life event, in the sense that its risk today is greater in the lower socioeconomic strata. For instance, the risk of dissolution among those with a high school diploma is more than twice the risk among those with a college degree. This stratification persists after adjustment for demographic characteristics, applies to both men and women, and holds in most Western countries. Second, union dissolution may be a "stratifying" life event. Dissolution has great economic consequences, including the loss of a second income, the loss of partner contributions to housework and childcare, forced residential moves, and reduced economies of scale. These consequences take a toll especially on women, as they tend to be the least-earning partner and the partner who assumes the prime care responsibility for any children; the consequences are considerably milder for men. Because women in the lower socioeconomic strata are more likely to experience union dissolution and its consequences, demographers have argued that dissolution contributes to socioeconomic inequality among women.

This is an important question. If it is true that union dissolution contributes to socioeconomic inequality, then this has several implications. First one, it would require a broader scope of stratification sociology. Stratification sociology has traditionally focused on labor and education, while household dynamics may also be relevant. In addition, a contribution of union dissolution to inequality would shed new light on social mechanisms of distribution. Research has often taken for granted that welfare is mainly (re)distributed by the state and the market. However, households also act as a distribution mechanism, both directly via income pooling, joint decision making, and household composition, as indirectly via the extent to which household members depend on the state and market. Finally, a contribution of union dissolution to inequality could justify public intervention. Policies aimed at tackling inequality currently intervene in the labor market, through minimum wages, employment

protection legislation, and the tax-benefit system, as well as in the education system, through early childhood education, public funding, and standardized curricula. These policy areas could be broadened to target the risk and economic consequences of union dissolution.

Nevertheless, it remains unknown whether union dissolution contributes to socioeconomic inequality and, if so, why. The main reason is that this contribution is contingent on two mechanisms, namely stratification in the *risk* of dissolution and stratification in the *consequences* of dissolution. Whereas stratification in the risk has received ample attention in the literature, this is not the case for stratification in the consequences. This is remarkable, because the two mechanisms may go in countervailing directions. If those in the lower strata are at higher risk of dissolution, but less affected by its consequences, the mechanisms may cancel each other out in the aggregate. Moreover, it is important to understand *why* dissolution does (not) contribute to inequality. If the contribution is caused by stratification in the risk, this draws attention to couple well-being. If it is caused by stratification in the consequences, this can give insight into the ways in which public policy and informal support mitigate these consequences.

In this dissertation, I address the question of whether and why union dissolution contributes to socioeconomic inequality. To do so, I propose a framework that assesses the contribution of dissolution to inequality and demonstrate its theoretical and statistical use. The starting point is that inequality in economic well-being is the product of stratification in the risk of dissolution and stratification in the consequences of dissolution. I study the framework using dissolution as a case, because of its pronounced historical increase and its importance in the demographic literature. However, the framework extends to other life events, stratifiers, and outcomes. Beside the risk-and-consequences framework, this dissertation offers several innovations. For instance, it demonstrates new ways of applying decomposition methods, it includes a new program for nonlinear mediation analysis, and it shows that large-scale survey and census data can easily be harmonized to map small populations, such as single mothers coresiding with grandparents.

Empirical findings

The main question of this dissertation has been elaborated in four empirical chapters. In Chapter 2, I discuss the framework linking union dissolution to inequality and argue that it can be tested using a Kitagawa decomposition. To showcase the framework, I apply it to divorce and educational differences in poverty rates. Using longitudinal data from the Dutch administrative registers, I follow all young adults in the Netherlands from the moment of marriage until ten years later. The analysis shows that divorce explains a substantial part of educational differences in poverty. Among men and women without children, this is due mainly to educational differences in the consequences of divorce; among women with children,

this is due both to differences in the risk and consequences; among men with children, divorce is unrelated to poverty. These findings demonstrate that divorce is a major driver of differences in poverty.

In Chapter 3, I address the question of why the risk of union dissolution is higher in the lower socioeconomic strata. In particular, I test William Goode's thesis that less-educated people experience more strain in the work, finance, health, social relations, and residence domains, thus increasing the risk of dissolution. These strains have been reported by both partners in each couple that participated in the Household, Income and Labour Dynamics in Australia survey. Event-history mediation analyses show that less-educated people experience more financial and social strains, that their partners often also experience more strains, and that strains spill over from one partner to the other. The experience of such strains, in turn, often precedes dissolution. Overall, educational differences in strain explain almost half the educational gradient in dissolution. These findings demonstrate that strains are pivotal to stratification in the risk of union dissolution.

In Chapter 4, I address stratification in the economic consequences of union dissolution for women. Whereas Chapter 2 showed that the consequences in terms of *poverty* are greater in the lower strata, other research has shown that the consequences in terms of *average incomes* are greater in the higher strata. In Chapter 4, I therefore propose two mechanisms that drive stratification of incomes. A first mechanism concerns differentials in the average loss of partner earnings upon dissolution, and a second mechanism concerns differentials in the average compensation after dissolution. I test these mechanisms using longitudinal data from the Dutch administrative registers. First, I estimate the dissolution penalty by matching separating to non-separating women and running fixed-effects regressions. Then, I decompose the penalty to examine why women's incomes "converge" following dissolution. This shows that convergence is driven by the first mechanism: women in the lower strata are more independent of their partners, because a larger share of their household income comes from public transfers and they are entitled to keeping these transfers after dissolution. In contrast, the degree of compensation hardly differs by socioeconomic status, despite differentials in the sources of compensation. These findings demonstrate that the welfare state can mitigate the consequences of union dissolution by reducing partner interdependence.

In Chapter 5, I zoom in on single mothers, a vulnerable population that has increased considerably due to the rise in union dissolution. Theory suggests that single mothers rely heavily on kin support when public policy is weak and intergenerational solidarity strong. I describe an intense form of kin support: coresidence with one's own parents. To do so, I harmonize survey and census microdata of up to 29 European countries. The data show large geographical variation in multigenerational coresidence, with the lowest prevalence in Northern and Western Europe, an intermediate prevalence in Southern, Central, and Baltic

Europe, and the highest prevalence in South-Eastern Europe. In the former countries, coresidence is often a temporary living arrangement, whereas in the latter, its duration is prolonged. This variation strongly correlates with the institutional and cultural centrality of the family. Nevertheless, multigenerational coresidence has decreased in almost all countries with data from the past half century. These findings demonstrate that family ties may come into play when public support is inadequate, but also that this is less evident than in the past.

Conclusion

This dissertation establishes that union dissolution may act as a driver of socioeconomic inequality, but that the extent to which this happens is contingent on the outcome and on the institutional context. The findings can be summarized as follows. People in the lower socioeconomic strata are exposed to more strains and these strains impinge on couple dynamics, which is then expressed in a higher risk of union dissolution. The economic consequences of dissolution are limited for men with children, are moderate for men and women without children, and are severe for women with children. Especially women in the lower socioeconomic strata face a high risk of falling into poverty after dissolution. Nonetheless, because part of these women are already close to the poverty line prior to dissolution and because some of them improve their economic situation upon dissolution, the *decrease* in the average income of lower-status women is smaller than that of higher-status women. Furthermore, the consequences of union dissolution depend on the context. In countries with a more generous welfare state, the tax-benefit system decreases women's economic dependence on their partners, which cushions them from the loss of partner earnings. This is also apparent in the lower prevalence of women who coreside with family after dissolution.

What do we learn from this? First, the framework of stratified risk and consequences offers a useful resource, both theoretically and statistically, for assessing the contribution of union dissolution to socioeconomic inequality. The framework easily extends to other life events, stratifiers, and outcome measures. Second, this dissertation shows that the contribution of dissertation to inequality depends on the outcome of interest. Whereas dissolution is a major driver of differentials in poverty, this is not the case for differentials in average income losses. Researchers should therefore exercise caution when testing demographic theories such as the "diverging destinies" theory. Finally, this dissertation shows that the dissolution process is context dependent. Socioeconomic differences in the experience of strain, in the economic consequences of dissolution, and in kin support vary according to public policy and social norms. The conditions under which union dissolution contributes to inequality are therefore a result of societal decisions.

SAMENVATTING

Onderzoeksvraag

Een van de grootste demografische veranderingen van de afgelopen vijftig jaar is het toegenomen aantal echtscheidingen. Lange tijd was het voor stellen de norm om te trouwen tot de dood hen scheidde. De afname in sterfte, de wettelijke mogelijkheid om te scheiden, en de maatschappelijke acceptatie van scheiding hebben die norm sterk doen veranderen. Tussen de jaren ’70 en de jaren ’90 namen echtscheidingen een vlucht en sindsdien zijn de scheidingscijfers op een hoog niveau gestabiliseerd. De toename in echtscheiding is gepaard gegaan met een toename in ongehuwd samenwonen, maar ook ongehuwde paren gaan vaker uit elkaar dan in het verleden. Vandaag de dag eindigt een derde tot de helft van alle gehuwde en ongehuwde samenwoonrelaties in scheiding, alhoewel de trend ietwat varieert van land tot land.

Scheiding wordt vaak in verband gebracht met sociale ongelijkheid. Twee redenen liggen hieraan ten grondslag. Ten eerste is scheiding een “gestratificeerde” levensgebeurtenis, in de zin dat het vaker voorkomt in de lagere sociaaleconomische klasse. De kans op scheiding ligt bijvoorbeeld twee keer zo hoog onder mensen met een mbo-diploma als onder mensen met een wo-diploma. Deze stratificatie blijft ook na correctie voor demografische kenmerken zichtbaar, geldt zowel voor mannen als voor vrouwen, en is in een groot aantal Westerse landen van toepassing. Ten tweede hebben onderzoekers gesuggereerd dat scheiding een “stratificerende” gebeurtenis is. Scheiding heeft grote financiële gevolgen, waaronder het verlies van een tweede inkomen, toegenomen huishoudelijke taken en zorgtaken, problemen met het vinden van gepaste huisvesting, en verminderde schaalvoordelen doordat uitgaven niet langer gedeeld kunnen worden. Deze financiële gevolgen spelen met name voor scheidende vrouwen, aangezien zij vaak de minstverdienende partner zijn en de partner die de meeste zorg voor eventuele kinderen op zich neemt; de gevolgen zijn beduidend kleiner voor mannen. Aangezien vrouwen in lagere sociaaleconomische klassen vaker scheiden en daardoor vaker de gevolgen van scheiding ondergaan, hebben wetenschappers aangevoerd dat scheiding bijdraagt aan de sociaaleconomische ongelijkheid onder vrouwen.

Dit is een belangrijk vraagstuk. Als scheiding inderdaad tot sociaaleconomische ongelijkheid leidt, dan heeft dat verscheidene implicaties. Allereerst zou het een bredere blik van de stratificatiesociologie vereisen. De stratificatiesociologie houdt zich momenteel vooral bezig met de thema’s arbeid en onderwijs, terwijl het gezinsleven mogelijk een even belangrijke rol speelt. Daarnaast zou een verband tussen scheiding en ongelijkheid nieuw licht werpen op maatschappelijke verdelingsmechanismen. Er wordt vaak aangenomen dat welvaart met name wordt (her)verdeeld door de staat en de markt. Huishoudens fungeren echter ook als verdelingsmechanisme, zowel direct, via het delen van inkomen, gezamenlijke beslissingen

omtrent werk en zorgtaken, en de samenstelling van het huishouden, als indirect, via de mate waarin gezinsleden afhankelijk zijn van de staat en de markt. Ten slotte zou een verband tussen scheiding en ongelijkheid overheidsingrijpen kunnen rechtvaardigen. Herverdelingsbeleid richt zich met name op arbeid, in de vorm van het minimumloon, de inkomstenbelasting en uitkeringen, alsook op het onderwijs, in de vorm van voorschoolse educatie, publieke bekostiging en een gestandaardiseerd curriculum. Dit beleid zou verbreed kunnen worden om ook de risicofactoren voor scheiding en de negatieve gevolgen ervan aan te pakken.

Het is echter onbekend of scheiding daadwerkelijk bijdraagt aan de sociaaleconomische ongelijkheid en, zo ja, waarom. De belangrijkste oorzaak hiervan is dat een eventuele bijdrage aan de ongelijkheid afhangt van twee mechanismen, namelijk stratificatie in de *kans* op scheiding en stratificatie in de *gevolgen* van scheiding. Waar stratificatie in de kans op scheiding uitgebreid is onderzocht, is dat niet het geval voor stratificatie in de gevolgen van scheiding. Dat is opvallend, omdat deze mechanismen in tegengestelde richting kunnen lopen. Indien mensen in de lagere klasse een grotere kans hebben op scheiding, maar scheiding minder financiële gevolgen voor hen heeft, doen de mechanismen elkaar mogelijk teniet en draagt scheiding dus – tegen de verwachting in – niet bij aan de sociale ongelijkheid. Bovendien is het van belang te onderzoeken *waarom* scheiding al dan niet bijdraagt aan de ongelijkheid. Als blijkt dat een eventuele bijdrage wordt veroorzaakt door stratificatie in de kans, dan vestigt dat de aandacht op het welbevinden van stellen. Als blijkt dat het wordt veroorzaakt door stratificatie in de gevolgen, dan kan dat inzicht geven in de manier waarop overheidsbeleid en informele steun de gevolgen van scheiding verzachten.

In dit proefschrift staat de vraag centraal of en hoe scheiding bijdraagt aan de sociaaleconomische ongelijkheid. Daartoe heb ik een model ontwikkeld waarmee deze vraag theoretisch en statistisch kan worden getoetst. Het model heeft als vertrekpunt dat ongelijkheid in financieel welzijn het product is van stratificatie in de kans op scheiding en stratificatie in de gevolgen van scheiding. Alhoewel scheiding als casus wordt gebruikt vanwege de sterke historische toename en het belang ervan in de demografie, is het model toepasbaar op allerlei levensgebeurtenissen, soorten stratificatie, en uitkomstmaten. Naast het model biedt dit proefschrift vernieuwing op andere vlakken. Zo wordt een aantal nieuwe manieren getoond waarop decompositiemethodes kunnen worden ingezet, bevat het proefschrift een nieuw programma voor non-lineaire mediatieanalyse, en laat het proefschrift zien dat grootschalige survey- en censusdata eenvoudig geharmoniseerd kunnen worden om zo kleine populaties (in dit geval alleenstaande moeders die bij hun grootouders inwonen) in kaart te brengen.

Empirische bevindingen

De hoofdvraag van dit proefschrift is uitgewerkt in vier empirische hoofdstukken. Hoofdstuk 2 behandelt het model waarmee scheiding aan ongelijkheid kan worden gerelateerd en laat zien dat het model kan worden getoetst met behulp van de Kitagawadecompositie. Om de bruikbaarheid van het model te tonen, pas ik het toe op de bijdrage van echtscheiding aan opleidingsverschillen in de kans op armoede. Dat doe ik aan de hand van longitudinale registerdata van het CBS, waarmee alle jongvolwassenen in Nederland gedurende tien jaar na het moment van trouwen gevolgd worden. De analyse wijst uit dat echtscheiding een aanzienlijk deel van de opleidingsverschillen in armoede verklaart. Bij mannen en vrouwen zonder kinderen komt dat met name door opleidingsverschillen in de gevolgen van scheiding, bij vrouwen met kinderen door zowel de kans op als de gevolgen van scheiding, en bij mannen met kinderen is scheiding niet gerelateerd aan armoede. Deze bevindingen tonen aan dat scheiding sterk bijdraagt aan de ongelijke verdeling van armoede.

Hoofdstuk 3 gaat in op de vraag waarom scheiding eigenlijk vaker voorkomt in de lagere sociaaleconomische klasse. In dit hoofdstuk toets ik de hypothese dat mensen in lagere klassen meer stress ervaren op het gebied van hun werk, financiën, gezondheid, sociale relaties en huisvesting, en dat dit de kans op scheiding vergroot. Deze vormen van stress zijn gerapporteerd door beide partners in elk paar dat deelnam aan de Household, Income and Labour Dynamics in Australia survey. Event-history mediatieanalyse wijst uit dat lager opgeleiden meer stress ervaren op met name financieel en sociaal vlak, dat hun partners vaak ook aan stress blootstaan, en dat de stress van de ene partner gemakkelijk overslaat op de andere partner. Globaal genomen verklaren verschillen in stress ongeveer de helft van de opleidingsgradiënt in scheiding. Deze bevinding toont aan dat stress een hoofdoorzaak is van stratificatie in de kans op scheiding.

Hoofdstuk 4 draait om stratificatie in de financiële gevolgen van scheiding voor vrouwen. Waar hoofdstuk 2 liet zien dat de gevolgen van scheiding voor *armoede* groter zijn in de lagere klasse, heeft ander onderzoek aangetoond dat de gevolgen voor het *gemiddelde inkomen* juist groter zijn in de hogere klasse. In dit hoofdstuk worden twee mechanismen besproken die bepalend zijn voor de mate van inkomensstratificatie. Enerzijds zijn dat klassenverschillen in het gemiddelde verlies van partnerinkomen tijdens de scheiding en anderzijds klassenverschillen in de gemiddelde compensatie van inkomensverlies na scheiding. Ik toets deze mechanismen met behulp van longitudinale registerdata van het CBS. Het scheidingseffect wordt daarbij vastgesteld door scheidende en niet-scheidende vrouwen te matchen en met fixed-effects regressies het verschil in hun inkomensverloop te schatten. Decompositie van het scheidingseffect laat zien dat de “nivellering” van inkomens verklaard wordt door het eerste mechanisme: vrouwen in lagere klassen zijn minder afhankelijk van hun partner, doordat een groter deel van het huishoudinkomen uit toeslagen komt en ze die

toeslagen na scheiding behouden. De mate van compensatie daarentegen verschilt nauwelijks per klasse, ondanks verschillen in compensatiebronnen. Deze bevindingen tonen aan dat de verzorgingsstaat de gevolgen van scheiding kan verzachten door de afhankelijkheid tussen partners te verminderen.

Hoofdstuk 5 zoomt in op alleenstaande moeders, een kwetsbare bevolkingsgroep die sterk is gegroeid door de toename in scheiding. Een belangrijke theorie in de literatuur is dat alleenstaande moeders terugvallen op familieleden in landen waar de overheid hen weinig steun biedt en intergenerationele banden sterk zijn. Dit hoofdstuk gaat daarom over een intense vorm van familiesteun, namelijk het inwonen met ouders. Daartoe harmoniseer ik internationale surveys en nationale volkstellingen van in totaal 29 Europese landen. De data tonen een grote geografische variatie in de mate waarin alleenstaande moeders inwonen met hun ouders, met de laagste prevalentie in Noord- en West-Europa, een gemiddelde prevalentie in Zuid- en Centraal-Europa en de Baltische landen, en de hoogste prevalentie in Zuidoost-Europa. In de eerstgenoemde landen is inwonen vaak een kortdurende oplossing, terwijl het in de laatstgenoemde landen vaak om lange inwoonperiodes gaat. Deze verschillen hangen samen met het institutionele en culturele belang van familiebanden. Niettemin is inwonen met ouders afgenomen in bijna alle landen met data van de afgelopen halve eeuw. Deze bevindingen tonen aan dat familieleden gebrekkig overheidsbeleid kunnen ondervangen, maar ook dat dit minder evident is dan in het verleden.

Conclusie

Dit proefschrift laat zien dat scheiding sterk kan bijdragen aan de sociaaleconomische ongelijkheid, maar dat de mate waarin dit gebeurt afhangt van de uitkomst en de institutionele context. De bevindingen kunnen als volgt worden samengevat. Mensen uit lagere sociaaleconomische klassen staan meer bloot aan stressfactoren en deze stress heeft zijn weerslag op de wederzijdse omgang in samenwoonrelaties, wat zich in hogere scheidingscijfers uit. De financiële consequenties van scheiding zijn vrijwel afwezig voor mannen met kinderen, van beperkte omvang voor mannen en vrouwen zonder kinderen, en aanzienlijk voor vrouwen met kinderen. Met name in de lagere sociaaleconomische klasse hebben vrouwen een grote kans om na scheiding onder de armoedegrens te belanden. Doordat een deel van hen voor scheiding al dicht bij de armoedegrens zit en een deel van hen er zelfs op vooruit gaat, *daalt* het gemiddelde inkomen van vrouwen in de lagere klasse wel minder hard dan in de hogere klasse. De gevolgen van scheiding hangen verder af van de context. In landen met een meer ontwikkelde verzorgingsstaat zorgt het stelsel van belastingen en toeslagen ervoor dat vrouwen minder afhankelijk zijn van hun partner, waardoor de financiële gevolgen van scheiding beperkt blijven. Dit uit zich tevens in een lager percentage dat na de scheiding bij familie inwoont.

Hieruit kan een aantal lessen worden getrokken. Ten eerste biedt het model van stratificatie in de scheidingskans en scheidingsgevolgen van dit proefschrift een bruikbaar hulpmiddel, op zowel theoretisch als statistisch vlak, voor het vaststellen van het verband tussen scheiding en sociaaleconomische ongelijkheid. Het model is bovendien algemeen toepasbaar op andere gebeurtenissen, vormen van stratificatie, en uitkomstmaten. Ten tweede laat dit proefschrift zien dat de bijdrage van scheiding aan de ongelijkheid afhangt van de uitkomstmaat. Waar scheiding een factor van belang is bij verschillen in armoede, is dat niet het geval bij verschillen in gemiddeld inkomensverlies. Daarom is voorzichtigheid geboden bij de toetsing van demografische theorieën, waaronder de theorie van “diverging destinies”. Ten slotte wijzen de bevindingen uit dat het scheidingsproces afhankelijk is van de context. Sociaaleconomische verschillen in de mate van stress, in de financiële gevolgen van scheiding en in opvang door familieleden hangen af van overheidsbeleid en informele normen. De omstandigheden waaronder scheiding bijdraagt aan de ongelijkheid zijn daarmee het gevolg van maatschappelijke keuzes.

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ABOUT THE AUTHOR

Bram Hogendoorn is a demographer. He obtained his bachelor's degree with honors from the University of Groningen, majoring in Sociology and with minors in public policy and development economics. He graduated with honors from the master's of Research in Sociology and Demography at Pompeu Fabra University, Barcelona. The chapters in this dissertation are the result of his PhD research in the sociology department of the University of Amsterdam (2017 – 2021), under the supervision of Thijs Bol and the co-supervision of Thomas Leopold and Matthijs Kalmijn. This research was embedded in the Amsterdam Institute for Social Science Research as well as in the Interuniversity Center for Social Science Research. In 2019, Bram received the ECSR Travel Grant, which he used to work as a visiting scholar at the European University Institute, Florence. During this visit he collaborated with Juho Härkönen. His research interests include family demography, social stratification, social policy, and quantitative methodology. As of January 2022, Bram works as a postdoctoral researcher at the Netherlands Interdisciplinary Demographic Institute in The Hague.

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