Political Economy of Family Life:
Welfare Regimes, Economic Resources and Divorce

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Abstract

This study focuses on the effect of couples' relative and absolute income on divorce in four institutional contexts. We defined four work-family regimes based on whether the state or the market is the main welfare provider, and whether the division of labor is gendered or neutral. We then tested whether women's economic (in)dependence have different consequences in the different contexts. The study, based on the ECHP data set, includes 7 countries in four work-family regimes. We find that in regimes which promote a gendered division of labor, women' economic independence is related to higher risks of divorce, while in more gender-neutral environments (e.g.the liberal regime) equal contribution of spouses strengthen the relationship. Thus, the market creates a context in which women's economic power strengthen their relatioship. We further show that state support allows men and women to make familial decisions that are less dependent on their own economic power.

Introduction

The transformation of family behavior in the second half of the 20th century, especially the rise in divorce in all industrial countries, has been at the center of much scholarly work in recent years. In an attempt to identify the social mechanisms associated with increased marital instability, theoretical and empirical attention has concentrated on the concurrent changes in the gendered division of labor with the massive entrance of women to the labor market (South 2001; Blossfeld & Muller 2002; Oppenheimer, 1997; Kalmijn, Loeve, & Manting 2007; Rogers 2004).

Different theoretical approaches, sometimes competing, offer explanations for the association of women's economic power and marital stability. The economic theory (Becker 1981) sees the eradication of the specialized division of labor between home and market work as a de-stabilizing mechanism. Since women most often do the care work, their economic independence (derived from market work) is perceived as harmful to marriage (Blossfeld & Muller 2002; Chan & Halpern 2003; Kalmijn 2003; Kalmijn et al. 2007). Feminist theories, from a different point of view, also see the economic independence of women as increasing the risk of divorce, because it allows women to end unhappy marriages (Hobson 1990; Walby 1990, 84-85). Others, however, suggest that women's employment, and spouses' equality in resources, reinforce the stability of marriage by increasing their mutual economic dependence and by contributing to the overall family wellbeing (Rogers 2004; Oppenheimer1997).

Numerous studies have examined the relationship between women's employment and their economic resources and marital instability (e.g., South 2001; Sayer & Bianchi 2000; Nock 2001; Rogers 2004; Kalmijn et al. 2007). Findings in general are mixed: some studies found a detrimental effect of women's economic activity and resources on marriage stability, others the opposite or a non-linear relationship (for a review see Sayer & Bianchi 2000; Kalmijn et al. 2007). Hence, the rich body of literature does not provide consistent support for either of the theoretical approaches discussed above.

Our study suggests that these theoretical and empirical inconsistencies partly result from a strong emphasis in past research on the market as the foremost venue for achieving economic independence; less attention has been paid to other institutional contexts as mediating the association between the gendered division of labor and marital outcomes. As Wagner and Weiß (2006) state, insufficient research is dedicated to exploring how the relationship at the micro level depends on a wider social context (see also Seltzer et al. 2005). In an attempt to explore the conditions under which women's resources stabilize or rather destabilize the marriage our study focuses on the effect of women's economic standing within the family on marriage stability in different contexts. We contend that as well as women's employment patterns, family relationships are embedded in institutional arrangements and gender ideologies, which in turn shape the relations between men's and women's economic resources and marriage dissolution. More specifically, we argue that welfare regimes, which differ in the way they produce and allocate social welfare (Esping-Andersen 1990; 1999), and gendered perceptions, which affect the division of labor between men and women, especially women's economic role (Orloff 1993; 2001; Lewis 1992), largely shape marital relationships. Our study thus joins a growing body of literature proposing that institutional arrangements matter for understanding variation in women and men's behaviors and outcomes (e.g., Stier et al. 2001; Gornick & Meyers 2003; Mandel & Semyonov 2005; Blossfeld & Muller 2002).

Only a handful of studies (Blossfeld & Muller 2002; Harkonen & Dronker, 2006; Iversen, Rosenbluth and Soskice, 2005) have focused on the role of the state and its institutions in mediating the effect of economic resources on the likelihood of divorce. None of these comparative studies examined directly how the institutional context affects the relationship between women’s income dependence within households and the stability of their relationship. Our study focuses on the effect of couples' relative and absolute income on divorce. Theoretically income is important since it best captures the notion of economic dependence in marriage, thereby furnishing a direct test of the diverse theoretical arguments explaining the relationship between women's economic role and divorce. Looking at income resources also allows us to capture the heterogeneity in economic relationships among dual-earner families. Numerous studies focused on women's labor force participation as an indicator of their economic role. Yet among dual-earner families variation in women's relative contribution to the family income is substantial, and this may have important implications for family stability. Our aim, then, is to examine how economic resources affect the likelihood of separation, and whether the effect varies across different institutional regimes.

Below we outline the theoretical approaches commonly used to explain the relationships between women’s economic (in)dependence and family behavior at the micro level. We then present theoretical contentions which explain how the institutional level affects the ways in which men's and women's economic resources influence the stability of their relationship. In subsequent sections we present our main hypotheses and findings, and we conclude with a discussion.

Economic Resources and Divorce

The rise in divorce in most Western countries, concomitant with the rise in women's labor force participation, has stimulated theoretical debates on the relationship between these two social phenomena (Oppenheimer 1997). Among the various explanations for the rising divorce rates (see Blossfeld & Muller 2002) two major theses concentrate on the influence of women's (and to some extent men's) economic behavior on family outcomes. The first point of view, the *economic independence thesis*, is adopted by different, sometime opposing, theoretical approaches, such as the "new home economics" proposed by Becker (1981), the functionalist thinking in sociology (Parsons 1955), and, from a different theoretical perspective, also by feminist theories (Hobson 1990). Focusing on women's economic autonomy, these approaches emphasize the effect of women's access to independent economic resources, obtained through market activity, on their family's behaviors (e.g., marriage, divorce, childbearing).

"New home economics" postulates that the major gain from marriage derives from the specialized division of labor where one spouse (mostly the woman) specializes in housework and care work and the other (mostly the man) specializes in market work (Becker 1981: 21-23). This specialized division of labor benefits the household as a unit: it leads to the partners' mutual dependence, hence contributes to the stability of the relationship. The rise in divorce is explained as a consequence of women's increasing participation in paid employment and their growing economic independence. In the past, women allocated most of their time to care work and were dependent economically on men; but their increasing economic independence has reduced the gains from marriage and increased the risk of divorce. Although Becker notes that "the sex of household members is an important distinguishing characteristic in the production and care of children…and in the market sector" (Becker 1981:22), he also states that specialization "would be extensive in an efficient family even if all members were biologically identical" (ibid. 14). In other words, the economic model assumes gender neutrality, in that specialization in itself (regardless of who does what in the household division of labor) creates mutual-dependence of the spouses and thus strengthens the relationship.

While Becker assumes that all family members pool their resources in an effort to maximize the utility of the family, and sees women's economic independence as a cause for divorce, others (e.g., Cooke 2004; Hobson 1990; Sayer & Bianchi 2000) see women's access to money of their own as enabling the dissolution of unhappy marriages. The family, from a feminist point of view, is not seen as a cooperative unit striving to maximize the common good but as a unit in which decisions on the allocation of time to paid and unpaid work are taken through perpetual negotiation (Hartmann 1981; Walby 1990; Hobson 1990). Women's economic dependence therefore reflects their disadvantaged position in the labor market and in the family. As Hobson (1990) argues, economically dependent women have a weaker "voice" in marriage and fewer opportunities to "exit" it than those who have economic resources of their own. So contrary to the gender-neutral division of labor based on rational calculation, portrayed by the economic approach, the feminist view of the family is gendered.

The division of labor is not just an economic but also a cultural phenomenon (Crompton 1999: 204). As such, feminists emphasize not only the material relationship between spouses but also forms of "gender relations that regulate symbolic displays of masculine or feminine accountability" (Brines, 1994). According to a "gender display" approach (West & Zimmerman 1987; Blossfeld & Muller 2002; Brines 1994), husbands and wives "do" gender as they exchange resources. Accordingly, when a couple's income dependence violates normative gender expectations, they are at greater risk of divorce. According to this line of reasoning, women's economic dependence increases the risk of divorce mainly when they become the main providers for the family because they threaten men's traditional role as providers (Blossfeld & Muller 2002).

The economic independence thesis has been criticized for adopting a traditional model of the gendered division of labor with little attention to men’s participation in housework (Cooke 2004) or market work (Oppenheimer 1994). An alternative argument, namely *economic inter-dependence*, is given by Oppenheimer (1997). This approach argues that the gendered division of labor in contemporary capitalist societies destabilizes the marriage because families are economically stronger, with both partners contributing to its wellbeing. The blurring of gender roles contributes to spouses' mutual dependence through their earnings, because together they achieve greater welfare than each could gain separately. In other words, in capitalist societies the economic contribution of both spouses is needed for improving the economic position of the family. So both men and women who participate in paid employment, even those with high salaries, still gain from marriage and have much more to lose from divorce.

These theoretical approaches give rise to three opposing hypotheses on the relationship between men's and women's economic resources and the likelihood of divorce. First, from the *economic independence thesis* proposed by the "New home economics" we derive the following hypothesis:

> *H1: Divorce is* ***less*** *likely in households that adopt a specialized division of labor.*

This hypothesis is gender-neutral as specialization takes place when the spouse (the man or the woman) with a comparative advantage in market work will specialize in paid employment. A more refined version of this hypothesis, derived from a feminist approach (Hobson, 1990; Brines, 1994), takes into account the gendered division of labor in society, and accordingly predicts that

> H2*: Divorce is* ***less*** *likely in households that adopt a gendered division of labor.*

The first hypothesis implies that the stability of marriage is higher in households with one provider than in a dual-earner arrangement. Also, the partner who specializes in housework may participate in paid employment but will earn less than the main provider. In other words, households where both partners earn equal amounts of money are at higher risk of divorce than couples who adopt other arrangements. The second hypothesis also assumes a higher risk of divorce of dual-earner couples, but concentrating on a gendered division of labor it postulates that a high risk of divorce is also expected in families where women are the main providers or earn more than their husbands. In other words, men who do not work, or earn less than their spouses, do not fulfill their expected role as providers so the marriage becomes less stable.

Based on the *inter-dependence thesis* we derive the following hypotheses:

> *H3: Couples that adopt a specialized division of labor are* ***more*** *likely to divorce than dual-earner, equal-provider families.*

According to this argument, equality of resources among couples strengthens the relationship since together they are able to achieve the highest gains from marriage. This hypothesis is also gender-neutral, implying that whether the man earns more than his wife, <u>or</u> whether the woman earns more than her husband – the gains from marriage decline relative to equality of earnings.

Empirical evidence regarding the relationship between women's employment and divorce is not conclusive (Rogers 2004; Poortman 2005; South 2001; Sayer &

Bianchi 2000; White & Rogers 2000; Jalovaara 2003; Blossfeld & Muller 2002). Most studies and theoretical arguments on the effect of economic resources on family behaviors pertain to the American society and therefore heavily emphasize the market as a main venue for achieving economic independence. Recently, some research has examined the effect of women's economic dependency on divorce in a number of European countries (e.g., Chan & Halpern 2003; Cooke 2004; De Graaf & Kalmijn 2006; Blossfeld & Muller 2002; Kalmijn et al. 2007). Yet these studies provide only limited evidence on the role of the state and its institutions in mediating the effect of economic resources on family behavior. Our study focuses on how institutional arrangements shape the effect of couples' economic dependence on the stability of their relationship. We argue that the effect of economic resources on family behavior varies across welfare regimes, according to the support they provide for individuals' economic independence (Orloff 1993; 2001; Esping-Anderson 1999; Lister 1994) and the underlying perception (at the macro level) of gender roles (Lewis 1992). For example, high support for single-parent families may reduce the costs of divorce even for women who have only limited access to market resources. Hence account must be taken of the specific contextual arrangements that produce "economic independence" for an understanding of the complex relation of economic resources to marital dissolution at the micro level.

Institutional arrangements of economic independence

Students of the family, and also of social stratification and gender inequality, point to the importance of the institutional context within which individuals make their work and family decisions. This growing interest has resulted in various typologies that aim to group countries on the basis of similarities and differences in the institutional context of the work–family nexus. The typology that we construct combines components of the power-resource theory (Esping-Andersen 1990; 1999; O'Connor & Olsen 1998), which emphasizes variation in welfare arrangements, along with aspects of gender and family raised according to a feminist perspective. The latter dimension adds to the discussion the gendered nature of welfare states and their ideological underpinnings (Lewis 1992; Orloff 1993; 2001). Our main argument is that in each institutional context a different meaning of women's economic independence emerges that structures the relationship between women's economic power and their marital stability.

In constructing this typology we take into account two dimensions: welfare provision and gender ideology. Regarding the former, we ask: who is the major welfare provider in the country? We distinguish state from non-state (family or market) responsibility for its provision. Regarding the latter, we look at societal ideology and organization of the division of labor and distinguish countries in which this division is gendered (that is, men are expected to be the main providers, while women take the major responsibility for the care work) from countries with gender-neutral arrangements where both men and women are expected to participate in the labor market and care for their children.[1] The synthesis between the welfare and gender ideology dimensions answers some criticism which was raised on the typologies suggested by Esping-Andersen (1990) and Lewis (1992). It adds a gender relation dimension, and hence offers a more sensitive approach to gender relations, which, as argued by many scholars, is absent from Esping-Andersen's typology (see for example, Daly 1994; Gornick and Meyers 2003: 87; Hobson 1994; Kilkey and Bradshaw 1999; Korpi 2000; Lister 1997, 173; Orloff 1993; 2001; Sainsbury 1999). It also answers the criticism against Lewis Typology as being uni-dimensional by

[1] We present here an "ideal-type" of a dual-earner/dual-carer society (Crompton 1999) but we are aware that no country has a genuine gender-neutral regime in care work.

adding the state-support aspect (Esping-Andersen, 1999:74; Hobson 1994; Korpi 2000; Millar 1999: 28; Sainsbury 1999). Finally, by combining welfare and gender ideology it is possible to better understand and conceptualize the different, sometimes contradicting, effects of welfare state on class and gender inequality (Korpi 2000; Mandel and Shalev 2009).

The cross-classification of these two dimensions yields four types of work–family regime, presented schematically in Table 1. We explain their underlying principles in the next section.

(Table 1 about here)

In the *family-dependence regime* the male breadwinner is the dominant gender ideology. The state may provide security for working people, but the main responsibility for welfare and for care work is delegated to the family. Women are not encouraged to become economically independent and are not supported by the state for their care work (Orloff 2001). These barriers to women's labor force participation result in a highly selected female workforce (Mandel, 2009), fostering its members' economic independence. Southern European countries (e.g., Italy, Spain), in which the level of female labor force participation is relatively low, most closely conform with this configuration of societal characteristics, and can be seen as representing this regime type.

Next in our typology is the *state-dependence regime*. This type combines a gendered division of labor with extensive rights and protection for mothers. The underlying assumption is that mothers should care for their children, and therefore the state compensates them for their care work (Orloff 2001). The state assumes responsibility for individuals' wellbeing when the family or the market fails to do so. Policies are directed at maintaining the traditional family organization, and the state intervenes by providing transfer payments to ensure people's welfare. The work–family nexus of countries such as Germany and Belgium is close to this ideal-typical regime. In these two countries less than 60 percent of women aged 15 to 64 work for pay, and about a third work part-time (OECD 2007).

The third work–family type, the *individual-independence regime*, is one in which the state takes major responsibility for individuals' welfare (high level of de-commodification in Esping-Andersen's terms), and also promotes a dual-earner model of the family. The state adopts a universal approach to social rights and maximizes equality by providing all citizens with generous allowances and protection. Similar to the market-dependence regime (see below), women's employment is encouraged, although the state, rather than the market, is responsible for providing child-care substitutes. Sweden and Denmark, in our study, are proto-typical examples.

The fourth category in our typology is the *market-dependence regime*. This regime promotes the dual-earner model, such that women as well as men are encouraged to participate in paid employment. This regime is defined by its low level of state intervention (or de-commodification), and only a marginal and highly select minority (the most needy population) is eligible for state support. Because the primary means for achieving economic independence is through market work, this regime upholds a dual order stratification system, distinguishing those who belong to the labor market from those who rely on state support (Esping-Andersen 1990: 27; 1999: 75). Since both parents are expected to engage in economic activity, family tasks such as childcare and housework are often delegated to a third party - an arrangement which is typically market-based and costly. Because gender equality is promoted in the market, women, especially the highly qualified, have access to lucrative jobs (Mandel & Semyonov, 2006; Mandel, 2009). They therefore stand a good chance of becoming economically independent (Orloff 2001). Most Anglo-Saxon countries fit into this cluster, but above all the USA, where the female employment rate is relatively high. As we discuss later, we classify the UK in this category as well, although its gender regime is not entirely neutral, as Lewis (1992) and others have suggested and it usually classifies as dual-earner/female part-time carer (Crompton 1999: 205; Gornick and Meyer 2003).   .

Micro-level hypotheses in the work–family regimes

How might the work–family context affect the basic relationship between economic resources and divorce? Table 2 outlines our theoretical model and the corresponding hypotheses on the relationships between women's economic dependence and the likelihood of separation. Women's economic dependence should presumably be their uppermost consideration in their decision to divorce in the *family-dependence* regime, for here the state provides divorced women with minimal support and the basic ideology is that of the male-provider. In those countries it is reasonable to expect that specialized families where men are the main providers will show the highest stability (H1). However, since these are also countries with a dominant gender ideology, the "gender display" hypothesis will operate as well (H2). In other words, unions wherein men do not provide for the family and women are the main providers will have the highest risk of divorce.

(Table 2 about here)

In the *state-dependence* model we expect H2 to dominate the family relationship. In this setting, where the state provides support for the family when the market fails to do so, women can exit unhappy marriages, even if they are not entirely economically independent. Specialization is not necessarily the best way for a family to maximize its utility, so in this setting we would not expect the single-provider family to have the advantage over the dual-earner. In addition, the gender ideology of this regime, which perceives women as the main caregivers and men as the main breadwinners, leads to high risk of divorce in families where both men and women do not fulfill their expected gender roles. Hence, we expect that in the state-dependence regime, women who are the main providers, or earn more than their husbands, will have a higher risk of divorce than women in other breadwinning arrangements.

The same logic applies to the *individual independence* regime. This regime differs from the foregoing mainly in gender ideology and level of de-commodification. The gender-neutrality of relations in this regime implies that women's assumption of the role of main provider does not necessarily harm the family's stability. The high degree of de-commodification means that the state actively reduces the dependence between market and family life across all classes. The high degree of de-comodification, as well as the gender ideology which encourages women's and men's labor-market participation, we do not expect unions with different economic arrangements to differ in any way in their risk of dissolution.

Lastly, in the *market dependence* regime we expect H3 to dominate. Since the de-commodification level is low, this is the setting where spouses' inter-dependence is achieved through their market work so those who contribute equally to the family's wellbeing are expected to have a more stable relationship than any other arrangement.

<u>Data and Variables</u>

The study is based on the European Community Household Panel (ECHP) which provides longitudinal information for 1994-2001. This dataset is suitable for our research purpose since it provides comparable data on a relatively large number of countries. In this study we analyzed the likelihood of union separation in seven countries that fall into the four work–family regimes outlined above. Countries were selected on theoretical as well as empirical grounds. Finland and Denmark represent the individual-independence regime, Germany and France the state-dependence regime, the UK the market-dependence regime, and Spain and Italy represent the family-dependence regime.

Use of the ECHP as the data source to examine our research questions has two major advantages. First, to test the micro-macro theoretical model in several countries, having comparable micro-level longitudinal information is important. The ECHP was design to achieve such comparability. Second, the panel design facilitates testing our main hypotheses on the effect of spouses' relative income since it provides information on each partner's earnings during the time the couple was married/cohabited. Still, there are some disadvantages to the ECHP data. First, the duration of the panel is rather short (up to eight years), so the number of separations is small, especially in countries where divorce is no frequent such as Italy and Spain. Also, some indicators which have proved important determinants of divorce are not available in this dataset. Primarily, we had no information on the duration of relationship for cohabiting couples, and since we included cohabiting as well as married couples, we could not use duration as a determinant of divorce. To test the effect of the duration of marriage on divorce in the ECHP data, we replicated the analysis covering married women only (results not shown here).

We selected women aged 18 to 60, who were either married or single but had lived with a partner in 1994, the year of the first interview wave,[2] and who defined themselves as heads of households or the head's spouse. We then merged with the women's file the information obtained from their spouses/partners and information on their household in 1994 (or at the earliest time point). The total sample amounted to

[2] Finland's first wave was conducted in 1996.

20,411 women respondents. From this starting point we created a person–year file with each woman contributes observations equal to the number of years she was in the relationship (i.e., until she divorced or until 2001, the year of the survey). This resulted in 103,025 observations.

Variables

The dependent variable is defined as the likelihood of a woman to experience a divorce or separation (divorce/separation=1; otherwise = 0) at time t. This variable was measured using the marital and cohabitation status of the women in each observation. Throughout, we use the terms "divorce" and "separation" interchangeably because we include both married and cohabiting couples.

Independent variables: All independent variables were measured at t-1 (the year prior to the specific observation) and pertain to personal and household characteristics. Our main interest was to test the effect of economic dependence on the risk of divorce and their interaction with the work–family regimes. The literature suggests two such measures: spouses' relative earnings (often termed the "independence effect") (Sayer & Bianchi 2000), and absolute level of earnings (the "income effect)" (Oppenheimer 1997). We use these two measures in order to shed light on their possible effect on divorce. To indicate *relative income* we created a measure of women's share of the spouses' net annual earnings at t-1. This measure ranged from 0 (only the man earns money) to 1 (only the woman earns money). We then divided this indicator into three categories: the man earns more (the woman provides 0 to 39.9 percent of the household income); equal earnings (the woman provides 40 to 59.9 percent); the woman earns more (she provides 60 percent or more) (see also Nock 2001). *Absolute earnings* were measured at the individual level and indicated by the net annual earnings in the year prior to the interview wave. Since countries differ in their currencies, we further standardized this measure for each country by calculating the relative difference of each respondent's earnings from the maximum earnings in the country (see Gornick et al. 1997 and Stier et al. 2001 for similar procedures). The four work–family regimes are defined as we explained earlier.

In addition to these measures we also controlled for variables that were found to significantly affect the risk of divorce (e.g. Sayer & Bianchi, 2000; Harkonen & Dronker, 2006; De Graaf & Kalmijn, 2006). These included the woman's age, her being married or cohabiting, the presence in the household of children aged under 14, the woman's and her spouse's education (either of them possessing a university degree or comparable degree, ISCED levels 5-7), and their owning their dwelling. Some models also control for the total net household income, standardized as described above to achieve comparability across countries, and men's and women's weekly working hours. Women and men who reported having no paid job were re-coded as having zero weekly hours of work. The descriptive statistics of all variables are presented in Appendix Table A1.

Findings

We begin the analysis by describing regime variation in divorce rate, presented in Figure 1. According to the figure of all couples observed in the market-dependence and individual-independence regimes, about 12 percent separated during the study period. This was the highest rate of separation among the four work–family regimes. As can be expected, given their religious and ideological characteristics, the lowest rate of divorce is observed in the family-dependence regime (3.5%). In the state-dependence regime about 9.5 percent of all couples dissolved their relationship. These figures correspond to previous studies on variation in divorce across countries

(Blossfeld & Muller 2002). The variation among countries in divorce rate could result from cultural as well as compositional differences, but could also be a product of the different institutional arrangements, reflected in the different work–family regimes within which marital relationships are shaped. The test for this is shown later in our multivariate analyses.

(Figure 1 about here)

Although in most Euopean countries the dual-earner household prevails (Stier & Mandel 2009), men are still the main providers as can be seen in Table 3. The numbers range from 47 percent of all households in the family-depndence regime to 15 percent in the individual independence regime, where the majority are dual-earner couples. The rate of equal earners is about 39 percent in the individual-independence regime, compared with about 27 percent in all three other regimes. Women who outearn men are still a minority but they are a higher number in the market-dependence and individual-independence regimes (11.2% and 12.8% repectively) than in the state-dependence and family-dependence regimes (10.8% and 8.7%, respectively).

To better understand how the economic resources of couples affect their likelihood of separation, and how institutional contexts mediate these effects, we now turn to the testing of our hypotheses in a multivariate framework. As stated earlier, we focused on the three general hypotheses derived from the main theroretical contentions. We tested these hypotheses by examining how the relative and absolute resources of spouses affect the stability of their relationships.

Relative Earnings and divorce

As we saw earlier, in most regimes women are still secondary breadwinners, making a smaller contribution to the family than their spouses (see also Raley, Mattingly, & Bianchi 2006; Winkler, McBride, & Andrews 2005). To test whether this economic dependency affected the risk of divorce, and whether this effect varied across regimes, we first estimated a set of nested logistic regression models in which we assessed these effects. The first model, which serves as a baseline for comparing the effect of our variables of interest, includes all control variables at the individual and household level, also including men's and women's hours of work. Model 2 adds to this model the couple's relative earnings, model 3 adds to model 2 the effect of the given work–family regime, and the last model adds the interactions between relative earnings and regimes. Model statistics for the various specifications and the comparisons between them are presented in Table 4.

(Table 4 about here)

A comparison of models (2) and (1) reveals that the relative earnings of spouses significantly improve the model's fit (X^2 change of 31.81 points with 2 degrees of freedom). This supports the basic claim that the relative earnings of a couple affect the risk of separation net of the effect of all the couple's other characteristics. The comparison of models (3) and (2) reveals that the work–family regime also has a significant effect on the risk of divorce. This model improves on model 2 (X^2 change of 115.65 points with 3 degrees of freedom), indicating that the institutional context is important for understanding marital stability. Our main interest is in model 4 which includes the interaction between regime and spouses' relative earnings. The –2LL value associated with this model is significantly lower than in model 3 (X^2 =18.72 with 6 degrees of freedom), indicating that a couple's relative earnings affect differently the likelihood of separation in different contexts, as we expected. This finding supports our main theoretical argument that the relationship between women's economic dependency and the likelihood of separation differs across work–family regimes. We now report our testing of the specific hypotheses on the patterns of these relationships.

According to H_1 (the specialization approach), the most unstable marriages are those where the two partners' earnings are equal. This is expected mainly in the family-dependence regime. According to H_3 (the interdependence approach) equal earnings lead to a stabler relationship than do higher/lower earnings of either the man or the woman. We expect such relationships in the market dependence regime. We further hypothesized that in regimes that promote a traditional view on gender roles (the family and state dependence regimes) the relationships will be less stable when women outearn men (H2). Table 5, which is based on model 4, shows the results of these hypothesis testings. The model presents the effects of all control variables and the interactions between the relative earnings and the risk of separation. For ease of interpretation, we refer to the third column, which shows within-regime comparisons of the effect of couples' relative earnings on divorce. Starting with the family-dependence regime, we see that in households where women outearn men the likelihood of separation is 2.6 times ($e^{0.95}$) higher than in households where man earns more than his spouse and almost twice as high ($e^{0.95-0.31}$) than in equal-earner households. However, and as opposed to the specialization hypothesis (H1), households where the man outearns the woman and households with equal earnings do not differ significantly in the risk of separation. That is, in a regime that promotes a traditional division of labor and does not encourage women's employement we see support mainly for the "gender display" hypothesis (H2). A similar, though less pronounced pattern of relationships is found in the state-dependent regime, as we expected. Here, the risk of divorce is significantly higher when women outearn men (1.5 times higher than in families where the man earns more, and 1.7 times higher than in the case of equal earners). These findings confirm the gender display hypothesis, and also suggest that equal-earner and traditional man-provider households do not differ in the risk of separation, as we anticipated.

(table 5 about here)

In the market-dependence regime the inter-independence hypothesis (H3) gains support, with equal-earner couples having a significantly lower risk of separation (b=-.57) than couples where the man is the main provider or where the woman earns more (the latter difference is significant at p=0.07). Hence, the findings corresponds to the gender ideology characterizes this regime that suppots women employment. Finally, we expected no differences on the basis of relative earnings in the individual-independence regime. The findings for this regime do not confirm this expectation. First, equal-earner couples are less likely to separate than those with more specialized arrangements, which supports the inter-independence hypothesis (H3). This difference is especially notable in the case where women earn more than their spouses. They are twice as likely to separate than women in equal-earner households ($e^{-0.27-0.43}$).

In addition to the spouses' relative earnings, the model presented in Table 5 controls for several individual/household characteristics found in earlier research to affect the risk of marriage dissolution. Consistent with other studies (Rogers 2004; Henz & Jonsson 2003) older women are less likley to divorce either because they have higher investments in the relationships than younger women or because they are "positively selected". As also found in earlier studies, marriage as compared with cohabitation also decreases the probability of separation (Kalmijn et al. 2007; Heckert et al. 1998; Henz & Jonsson 2003). As for household resources, home ownership decreases the likelihood of divorce, as can be expected on theoretical as well as empirical grounds (see, e.g., Wagner & Weiß 2006; Ono 1998). The presence of children, men's and women's education, and household income had no effect on the risk of separation. Finally, more working hours for women destabilized the relationship, but there was no similar effect of men's working hours.

Absolute earnings and divorce

So far we have focused on the effect of relative earnings on marital stability. As we stated above, the relative earnings represent only one aspect of women's economic independence which assumes that there are gains in marriage as long as men provide for the family more than women (Sayer & Bianchi 2000). However, it can be argued that women's absolute level of earnings is another important aspect of their gains from marriage, as Oppenheimer (1997) argues. Oppenheimer in fact suggests that the relative earnings measure is not easy to interpret since it may reflect women's position in the labor market, but at the same time men's earnings level too. In the former women indeed have a high level of economic resources, which may provide the opportunity to dissolve an unhappy marriage and establish an independent household. In the latter case, however, women may actually earn more than their partners but still have low level of earnings, insufficient for them to exit the marriage. In that case the partners' interdependence grows stronger. Since the effect of the relative earnings may differ from (or even contradict) that of the absolute earnings, both must be taken into account. In addition, the importance of own economic resources for women's (and men's) decision to dissolve a marriage is expected to differ across different regimes, which have different gender ideologies, but also different levels of de-commodification.

To examine the effect of women's and men's earnings on divorce, and whether this effect varies across diffrerent settings, we again tested a set of nested logistic regression models. The first model contains all control variables (model 1 in Table 6), the second adds the additive effect of men's and women's earnings, and model 3 adds the regime. Models 4 and 5 examine the interaction between work–family regime and the earnings of women and of men respectively, while model 6 contains the interaction of regime and both men's and women's earnings. The results of the models -2LL and the X^2 comparisons are presented in Table 6. Comparison of model (2) with model (1) shows a non-significant effect of earnings on the risk of divorce (X^2=1.88 with 2 degrees of freedom). However, models 4 to 6 indicate that the effect of men's and women's earnings differ across regimes. When the interaction of women's earnings and work–family regime is added to the model (model 4) it improves significantly (X^2=17.8 , *df*=3). Including men's earnings also improves the model significantly, although at a smaller rate (X^2=7.74; *df*=3). The last model (6), which contains both men's and women's earnings, further improves on model 4 (which contains only women's earnings). Hence, we base our analysis on its results.

(Table 6 about here)

All sum, these models support our claim that in different work–family contexts the effect of men's and women's earnings on the risk of separation varies as well. Table 7 sets out these effects, which provide partial support for our intial expectations. We find support for the "independence thesis" which adheres to a gendered division of labor in the family dependence regime, as the findings show that indeed the likelihood a marriage being broken rises as women's earnings increase and men's earnings decline. Although the dominant ideology in the state dependence regime is also that of the "male breadwinner", women's and men's earnings had no significant effect on the stability of their relationship. Similar results are found for the individual-independence regime. According to our theoretical perception, support for families and de-commodifying practices weaken the relationship between economic resources of individuals and their ability to establish independent households in the case of marriage dissolution. The findings are quite different for the market regime. Here, as men's economic situation improves they are more likely to end the marriage, but the opposite is true for women (b=1.39 for men and -3.36 for women). These findings are not in line with the independence or gender display hypotheses, but provide further support for the inter-dependence hypothesis. When women earn more and men earn less, spouses' interdependence may intensify, as Oppenheimer predicts. When women have high earnings the family achieves a better standard of living. However, because men on average earn more than women, as their eranings rise their families are less dependent on the woman's salary. In other words, in a low de-commodified and de-familialized context spouses' reliance on their individual resources becomes important for understanding their marital behavior also.

Summary and Discussion

This study sought to explain how work-family regimes affect the relationship between spouses' relative and absolute resources and the likelyhood of seperation. The theoretical debate on the relation between spouses' economic dependency and divorce centers on two questions: to what extent is the relationship are gender-based? What kind of dependence stabilizes the relationship: asymmetric, deriving from the specialized division of labor (Becker 1981; Parsons 1955), or symmetric, through the blurring of gender roles (Oppenheimer 1997)? We argued that the answers should take into account the institutional context within which the spouses’ relationships are embedded. Accordingly, we examined whether these relationships varied in their effect on marriage dissolution across different work–family regimes.

One of the major findings of our study indicate that a specialized division of labor between spouses does not necessarily stabilize their relationship. It is rather a specific, gendered type of asymmetric dependence which contributes to the stability of the marriage, but only in regimes where the central ideology promotes a gendered division of labor. Specifically, we found that in the state- and family-dependence regimes women in traditional households (the man as the primary breadwinner) are less likely to separate than women in households where they become the main providers for the family, albeit - at least in the family-dependence regime - when they also become economically independent. These findings refute the gender neutrality assumed by the economic theory, and provide support for the feminist arguments which emphasize unequal gender relations at home (Brines 1994; Hobson 1990).

Yet the findings suggest that in when gender ideology suppot women as well as men emplyment, the relations of economic dependency to risk of divorce is symmetric in terms of gender. As expected from Oppenheimer's (1997) economic dependency thesis, and contrary to the economic theory, specialization is not necessarily the most effective arrangement (for marital stability). This is especially apparent in the market-dependence regime, where economic equality stabilizes the relationship while a sole-provider household, regardless of the provider's gender, is more likely to dissolve. In this context, where individuals depend wholly on their market work, women's earnings in fact contribute to the stability of their relationship as the family is better off economically. These finidngs suggest that the market has a central role in constructing symmetric economic dependence especially when the state provides little support for families and individuals.

While we expected gender symmetry in the individual-independence regime, because both gender ideology and state support minimize the importance of economic dependence in the househod, this was not entirely the outcome. The findings generally suggest that in this regime, which has the highest level of de-comodification, money is less of an issue in determining the stability of the relationship. However, the findings also show a higher risk of divorce when traditional gender norms are not kept (that is, when women outearn men). These findings pose the question of why, in a regime that promotes the dual-earner (and to some degree dual-carer) model, men's economic dependence destabilizes the relationship. It is possible that social policies, in this regime while reducing some dimensions of gender inequality, may also reproduce it (see Mandel & Semyonov 2006). This regime may support women's economic activity, but still maintain gendered relationships of economic dependence.

Taken together, the findings support our claim that the gender ideology which dominates the specific welfare regimes perpetuates the relationship between economic dependency and divorce. In regimes where the dominant ideology supports a gendered division of labor, gender asymmetry stabilizes the relationship. In contrast, when the division of labor is expected to be more gender-neutral, as in the market regime, gender assymetry destabilizes the marriage, although this claim was only partly supported in the individual-independence regime.

Our theoretical model also proposed a distinction between the main welfare provider: state or market. Comapring regimes with similar gender ideologies allows us to discern the importance of this dimension. We find that while a de-commodified regime does not eliminate the effect of women's economic independence on divorce, the market as the principal of welfare provider does. The market creates a context in which spouses' symmetric economic dependence, in particular women's economic power, strengthens their relationship. In the more gender-traditional environment, however, gender ideology dominates although the family- and the state-dependence regimes still differ in the consequences of spouses' economic equality for divorce.

Our study also highlights the importance of conceptualizing economic (in)dependence. The two indicators we used—relative and absolute earnings—yielded different outcomes in different institutional contexts. Overall, we can argue that women's economic independence and their relative resources affected similarly the risk of divorce (though in different directions) in the family- and market-dependence regimes, but led to different outcomes in the two other regimes. State support seemingly allows men and women to make family decisions that depend less on their individual economic power. Women's economic resources per se are inconsequential for the decision to break the marriage, and in this respect they depend less on their spouses. In most contexts women now provide for their families as most households are dual-earner. In these contexts measures such as spouses' relative earnings are needed to capture different levels of economic dependency, since dual-earner households are too heterogeneous. Along with our theoretical contentions, our findings also suggest that focusing on a linear effect of relative income may conceal more complex relations between economic dependence and the risk of divorce, and also provide only a limited test of the hypotheses.

This study joins a growing body of literature that emphasizes, theoretically and empirically, the conditions under which the economic theory of divorce operates (Kalmijn et al. 2007; Sayer & Bianchi 2001; Poortman & Kalmijn 2002; Blossfeld & Muller 2002; Brines & Joyner 1999). So beyond the conclusion that there is no inherent conflict between paid work and family life, this study shows that to understand the relationship between men and women in their families, the broader institutional context in which they operate has to be taken into account. In light of the negative social perception of divorce (Coltrane & Adams 2003) and the emphasis on women's pariticipation in the economy as a cause for increasing risks of divorce, our study suggests that the relations between women's paid work and marriage stability is not only socially constructed but also serves as a mechanism for reproducing gender inequality.

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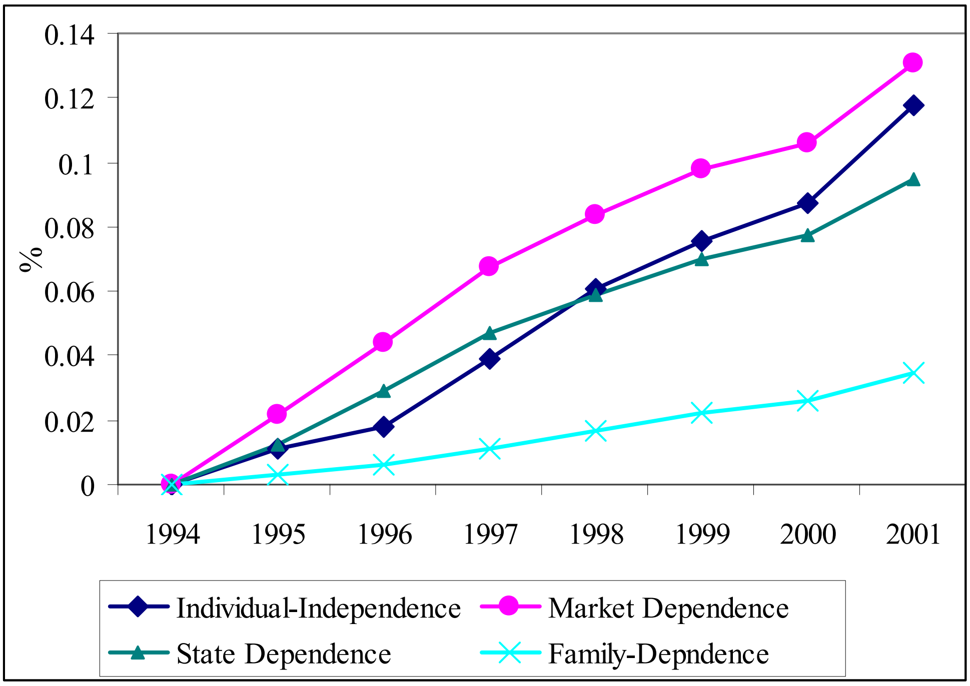

Figure 1. Percent separated by year of study and work–family regime

Table 1
Typology of work–family regimes

		Welfare Provider	
		Non-state	State
Division of Labor	Gendered	Family Dependence	State Dependence
	Neutral	Market Dependence	Individual independence

Table 2
Micro-level hypotheses by work–family regime

Work–family regime	**Hypothesis**
Family dependence	Specialization+ gender display
State dependence	Gender display
Market dependence	Inter-dependence
Individual independence	No relation

Table 3

Distribution of main research variables by work–family regime (percentages)

	Family Dependence	State Dependence	Market Dependence	Individual Independence
% divorced/separated	3.5	8.4	11.7	11.9
Earner composition				
Man breadwinner	47.2	28.0	19.6	15.1
Dual earner	33.3	55.6	65.1	72.5
Woman breadwinner	5.2	7.5	6.4	6.7
Neither works	14.3	9.3	8.8	5.7
Relative Income				
Man earns more	64.5	59.7	61.5	48.6
Both earn equally	26.9	29.5	27.4	38.7
Woman earns more	8.7	10.8	11.2	12.8
N	7,850	6770	2,072	3,719

Table 4
Models explaining the risk of union separation by relative earnings

Model	**-2 Log Likelihood**	***df***	**χ^2 Change**	***df Change***
1. Base Model	9,887.2364	9		
2. Base model + relative earnings	9,855.4224	11		
3. Model 2 + work–family regime	9,739.7674	14		
4. Model 3 + work–family regime*relative earnings	9,721.044	20		
Comparisons:				
Model 2 vs. Model 1			31.814**	2
Model 3 vs. Model 2			115.655**	3
Model 4 vs. Model 3			18.7234**	6

P.V≤0.05* , P.V≤0.01** , P.V≤0.01^

Table 5
Logistic regression coefficients predicting likelihood of separation, relative earnings and dependence regime[a]

	Coefficient	(Standard Error)	
Age	-0.05*	(0.004)	
Married couples	-1.02*	(0.09)	
Children in household	0.006	(0.08)	
High education, woman	0.04	(0.08)	
High education, man	-0.02	(0.08)	
Home ownership	-0.54*	(0.07)	
Household income	-0.08	(0.40)	
Hours of work, woman	0.008*	(0.002)	
Hours of work, man	-0.001	(0.002)	
Within-regime comparison			**Within-regime differences**
Family Dependence			
Man earns more	0		0
Both earn equally	0.31		0.31
Woman earns more	0.95*		0.95*
State dependence			
Man earns more	0.79*	(0.14)	0
Equal earnings	-0.43^	(0.22)	-0.12
Woman earns more	-0.53*	(0.26)	0.42*
Individual independence			
Man earns more	1.124*	(0.16)	0
Both earn equally	-0.58*	(0.24)	-0.27^
Woman earns more	-0.52^	(0.28)	0.43
Market dependence			
Man earns more	1.48*	(0.15)	0
Both earn equally	-0.88*	(0.27)	-0.57*
Woman earns more	1.06*	(0.31)	-0.11
Intercept	-2.29*	(0.20)	
X^2	1176.43*		
N	89,598		

*p<0.05 ^ p<0.10
[a] Reference category: Man earns more in family dependence regime.

Table 6

Models explaining risk of union separation by absolute earnings

Model	**-2 Log Likelihood**	***df***	**χ^2 Change**	***df Change***
1. Base model	10677.0128	8		
2. Base model + woman's and man's absolute earnings	10676.9168	10		
3. Model 2 + work–family regime	10541.2506	13		
4. Model 3 + work–family regimes*woman's absolute earnings	10525.26	16		
5. Model 3 + work–family regimes*man's absolute earnings	10534.4686	16		
6. Model 3 + work–family regimes*woman's and man's absolute earnings	10516.048	19		
Comparisons:				
Model 2 vs. Model 1			1.8814	2
Model 3 vs. Model 2			112.052**	3
Model 4 vs. Model 3			17.8018**	3
Model 5 vs. Model 3			7.7418*	3
Model 6 vs. Model 4			10.2984*	3
Model 6 vs. Model 5			20.3584**	3
Model 6 vs. Model 3			28.1002**	6

P.V≤0.05* , P.V≤0.01** , P.V≤0.01^

Table 7

Logistic regression coefficients predicting the likelihood of separation, absolute earnings and dependence regimes[a]

	Family Regime	State Regime	Market Regime	Individual-Independence
<u>**Absolute earnings**</u>				
Annual earnings, woman	2.97* (0.75)	0.94 (0.90)	-3.36* (1.63)	-0.468 (1.214)
Annual earnings, man	-1.44^ (0.867)	1.61 (0.62)	1.92* (0.67)	-1.121 (0.84)
X^2	1160.00*			
N	89,957			

*p<0.05 ^ p<0.10

[a] Coefficients obtained from Model 6 in Table 5.

Appendix A. Descriptive Statistics of the Research Variables; Percentage, Mean (S.D.)

Work-Family Regime/ Variables	Percentage	Mean (S.D.)
Dependent Variable		
Separation Status		
Divorced/separated	8.7	
Independent Variables		
<u>Wife characteristics</u>		
Weekly working hours*		34.87 (12.37)
Annual earnings (standardized)*		.09 (.07)
Education		
Recognized third level education (ISCED 5-7)	20.5	
Less then Recognized third level education	79.5	
Age		42.43 (9.83)
Marital Status		
Married	92.2	
Cohabited	7.8	
<u>Husband characteristics</u>		
Weekly working hours*		44.70 (11.32)
Annual earnings (standardized)*		.16 (.11)
Education		
Recognized third level education (ISCED 5-7)	23.8	
Less then Recognized third level education	76.2	
Age		45.16 (10.01)
<u>Household characteristics</u>		
Earner Composition		
Man Breadwinner	32.7	
Dual Earner	50.3	
Woman Breadwinner	6.2	
Both not working	10.7	
Relative Income		
Both earn equally	29.5	
Man earns more	60.2	

Woman earns more	10.3	
Total net household income** (standardized)		.17 (.11)
Ownership of dwelling		
Owner	72.7	
Other	27.3	
Presence of children in household		
Yes	76.9	
No	23.1	
N	20,411	
Number of person year files	103,025	